

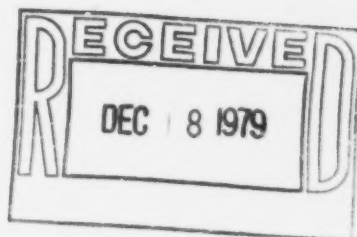
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# **QUARTERLY REVIEW**

## **HOUSING PRODUCTION IN DELAWARE**

Third Quarter, 1979

DEPARTMENT OF COMMUNITY AFFAIRS AND ECONOMIC DEVELOPMENT

DIVISION OF HOUSING

218 736

The cooperation of local  
building permit offices  
in supplying data for  
this report is gratefully  
acknowledged.



HOUSING PRODUCTION  
IN  
DELAWARE

THIRD QUARTER, 1979 .

BY

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October, 1979

## F O R E W O R D

Despite a 16 per cent increase in total housing production in Delaware for the Third Quarter compared to the Second Quarter statistics, the volume declined for the second successive quarter compared to the 1978 quarterly totals. This decline will have to be reversed in the Fourth Quarter of 1979 if housing production is to equal last year's figures.

Specifically, 790 units will have to be produced to equal the 1978 total of 3,116 units of on-site construction. Last year's Fourth Quarter produced 716 units of single-family and multi-family homes.

A 59 per cent increase in the sale of mobile homes during the three months of July, August and September was the chief factor in holding the total production decline to only 4 per cent (i.e. from 1307 to 1245 units). Although on-site production declined 10 per cent in New Castle County under the Second Quarter figures, the loss was off-set by increases in Kent and Sussex Counties -- particularly Sussex County where on-site construction rose 35 per cent from 180 units to 244 units.

An especially tight mortgage money market, coupled with an increasing rate of inflation, does not portend well for Delaware's homebuilding industry in the final 1979 quarter.

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State Director of Housing

## TABLE OF CONTENTS

|                                                                         |     |
|-------------------------------------------------------------------------|-----|
| Title Page.....                                                         | i   |
| Foreword.....                                                           | ii  |
| Introduction.....                                                       | 1   |
| Housing Production, Third Quarter, 1979.....                            | 3   |
| Housing Data Charts (1-12B).....                                        | 8   |
| Appendices                                                              |     |
| A - Explanatory Footnotes, 1979 Data.....                               | A-1 |
| B - Graphs of Housing Units Authorized<br>by Months.....                | B-1 |
| C - Graphs of Average Construction Costs<br>of Single-Family Homes..... | C-1 |

## INTRODUCTION

This report presents the third quarter statistics on housing in Delaware for the calendar year 1979. It includes the number of new housing units authorized by building permits, the number of mobile homes sold, the number of publicly-assisted housing units and the number of residential demolitions. Data on construction costs, heating fuel, square footage, and the number of bedrooms is also presented for each unit.

The data presented relates only to new housing units intended for occupancy on a housekeeping basis and excludes hotels, motels, and other group residential structures. The figures presented are not estimates based on a sample survey but actual totals from a complete count. That is, data from each building permit for new residential construction has been recorded by the various jurisdictions and reported to the State Division of Housing.

The data shown relates to the issuance of the permit rather than the actual start of construction and should not be directly interpreted as "housing starts". However, building permits are very useful as prompt indicators of trends in residential construction activity. The Bureau of Census determined that nationally, construction is ultimately undertaken for all but approximately 2% of the housing units authorized by permits.

### Geographic Coverage of Building Permit Jurisdictions

The New Castle and Kent County building permit systems cover all unincorporated territory plus those areas not subject to municipal building permit system. With the exception of Milford, the permit data for these municipalities and towns relates only to their particular area of jurisdiction. Milford is located in both Kent and Sussex Counties. Data which relates to Milford reflects this unique situation.

In Sussex County, the entire area is subject to the county building permit system although some municipalities and towns require an additional municipal building permit. Data relating to municipal jurisdictions in Sussex County is subtracted from the County total to avoid double-counting.

### Definition

Housing Unit - a housing unit, as defined for purposes of this report, consists of a room or group of rooms intended for occupancy as separate, year-round living quarters, by a family, by a group of unrelated persons living together, or by a person living alone.

In accordance with this definition, each apartment unit in an apartment building are counted as one housing unit. Migratory, seasonal and vacation housing is omitted.

## HOUSING PRODUCTION, THIRD QUARTER, 1979

Charts 1 to 12B (beginning on page 8), provide summary statistics on the number of new housing units authorized for construction in Delaware. This data pertains to the total of 22 permit-issuing jurisdictions which account for all the land area and new residential construction in Delaware. Explanatory footnotes and graphs of housing units authorized and the average construction costs are in the appendices.

### SUMMARY OF FINDINGS:

#### TOTAL PRODUCTION VOLUME

Total production this quarter reached a volume of 1,245 units which surpassed last quarter's total of 1,065 units by 16%, but was 4% below the 1,307 units for the third quarter, 1978.

The 1,245 total production figure was comprised of 671 single-family units, 158 multi-family units, and 416 mobile home sales.

New Castle County's 511 units showed a 7% decrease from the 551 units from last quarter and 23% decrease from the 667 units recorded in the third quarter last year.

Kent County's total of 331 units showed a substantial increase from last quarter's total of 235 (40%), and a slight increase from the 302 (9%) units recorded in the third quarter, 1978.

Sussex County had a total of 403 units this quarter, 44% more than the 279 units recorded last quarter and 19% more than the 338 units recorded last year at this time.

### ON-SITE CONSTRUCTION ACTIVITY

On-site construction this quarter reached a volume of 829 units. This figure is comprised of 671 single-family units and 158 multi-family units.

New Castle County had a total of 467 units this quarter, 359 of which were single-family and 108 multi-family units. On-site activity made up 56% of state-wide activity.

Kent County's total of 118 units consisted of 112 single-family and 6 multi-family (14%) of the state's on-site activity.

Sussex County's total of 244 units consisted of 200 single-family units and 44 multi-family units, making up 30% of state-wide activity.

Statewide, the 829 units of on-site production increased 3% from last quarter's total of 804 units and decreased 16% from the 990 units recorded during the third quarter last year.

### TOTAL COST OF CONSTRUCTION

Delaware's total cost of on-site residential construction was recorded to be \$26,756,886 this quarter showing a 16% decrease from the \$31,925,873 recorded during the third quarter, 1978.

New Castle County's on-site valuation decreased 34% from \$20,265,750 last year to \$13,199,420 this year.

Kent County's total this quarter was recorded to be \$4,601,775, a slight decrease from the \$4,627,750 recorded last year.



Sussex County, with a total cost of \$8,955,691 increased 27% from the \$7,032,373 recorded in the third quarter last year.

#### AVERAGE COST OF CONSTRUCTION

The average cost of single-family construction statewide during this quarter was \$35,601 as compared to \$33,867 for the third quarter, 1978.

The third quarter's average single-family construction costs for New Castle, Kent and Sussex Counties were \$31,953, \$40,016, and \$39,678 respectively.

Comparatively, costs for the same time last year were \$33,592 in New Castle County, \$34,301 in Kent County and \$34,187 in Sussex County.

#### Three-Month Moving Average

In Appendix C, a three month moving average is used to determine the underlying trend of the monthly variation in cost and production. It should be noted that the cost of construction excludes land, architectural and engineering costs. It is the value stated on the application for a building permit, and may be understated for building permit purposes. But to the extent that this limiting factor applies rather consistently over an extended period, it does not seriously impair the usefulness of the construction costs as an indicator of the trends of housing costs.



### MOBILE HOMES

Delaware's mobile home sales this quarter totaled 416, increasing 59% from last quarter's total of 261 units, and 31% from the 317 units recorded last year, at this time.

New Castle County's 44 units this quarter showed a substantial increase of 62% from last quarter's total of 27 units and 76% from last year's third quarter total of 25 units.

Kent County increased 57% from the 135 units recorded in the previous quarter to 213 units recorded this quarter. There was a 29% increase from last year's third quarter total of 164 units.

Sussex County totaled 159 units this quarter (60%) more than the 99 units last quarter and 24% more than the 128 units recorded last year.

### FEDERAL AID

Federal assistance for new construction in the form of direct loans or subsidies and mortgage insurance or guarantees were extended to 49 units in Delaware during the third quarter, 1979.

The Federal Housing Administration provided insurance for (1) single-family and no multi-family units completed, representing 2% of federally-aided housing.

The Veterans Administration issued 14 loans for new construction starts during this quarter, 29% of the total assisted units.

The Farmer's Home Administration helped to finance 34 (69%) units throughout the State.

The Federal Department of Housing and Urban Development

through the five housing authorities in Delaware reported no new construction during this period. However, a HUD Section 202 project for the elderly for the Catholic Archdiocese, Marydale, was issued a building permit for construction of 108 units off Salem Church Road in New Castle County.

The Division of Housing (Delaware State Housing Authority) reported no new housing starts during the third quarter, 1979.

#### NATIONAL FIGURES

The Commerce Department reported housing starts in July to be at a seasonally adjusted annual rate of 1,799,000, comprised of 1,223,000 single-family and 576,000 multi-family starts.

Single-family starts were at a 1,240,000 unit annual rate in August. Multi-family starts were reported to be at a annual unit rate of 566,000.

September's housing starts were reported to be at a seasonally adjusted annual rate of 1,881,000, comprised of 1,249,000 single-family and 632,000 multi-family starts.

CHART 1-A

NEW HOUSING UNITS AUTHORIZED IN PERMIT-ISSUING PLACES<sup>1/</sup>

| AREA            | TYPE<br>OF<br>STRUCTURE | NUMBER OF HOUSING UNITS |               |               |       |              |       |             |     |     |     |
|-----------------|-------------------------|-------------------------|---------------|---------------|-------|--------------|-------|-------------|-----|-----|-----|
|                 |                         | 1975<br>TOTAL           | 1976<br>TOTAL | 1977<br>TOTAL | 1978  |              | 1979  |             |     |     |     |
|                 |                         |                         |               |               | TOTAL | 3rd.<br>QTR. | TOTAL | 3rd QUARTER |     |     |     |
|                 |                         |                         |               |               |       |              |       | 1ST         | 2ND | 3RD | 4TH |
| WILMING-<br>TON | Sngl.-fam.              | 30                      | 48            | 31            | 82    | 51           | 44    | 1           | 32  | 11  |     |
|                 | Multi-fam.              | 0                       | 0             | 141           | 76    | 0            | 136   | 136         | 0   | 0   |     |
|                 | TOTAL                   | 30                      | 48            | 172           | 158   | 51           | 180   | 137         | 32  | 11  |     |
| NEWARK          | Sngl.-fam.              | 28                      | 107           | 32            | 22    | 12           | 10    | 3           | 4   | 3   |     |
|                 | Multi-fam.              | 0                       | 0             | 0             | 12    | 0            | 150   | 150         | 0   | 0   |     |
|                 | TOTAL                   | 28                      | 107           | 32            | 34    | 12           | 160   | 153         | 4   | 3   |     |
| NEW<br>CASTLE   | Sngl.-fam.              | 23                      | 7             | 9             | 4     | 0            | 3     | 1           | 1   | 1   |     |
|                 | Multi-fam.              | 0                       | 0             | 4             | 0     | 0            | 0     | 0           | 0   | 0   |     |
|                 | TOTAL                   | 23                      | 7             | 13            | 4     | 0            | 3     | 1           | 1   | 1   |     |
| ELSMERE         | Sngl.-fam.              | 3                       | 1             | 5             | 0     | 0            | 0     | 0           | 0   | 0   |     |
|                 | Multi-fam.              | 0                       | 0             | 0             | 0     | 0            | 0     | 0           | 0   | 0   |     |
|                 | TOTAL                   | 3                       | 1             | 5             | 0     | 0            | 0     | 0           | 0   | 0   |     |
| DEILE-<br>FONTE | Sngl.-fam.              | 0                       | 0             | 0             | 1     | 0            | 0     | 0           | 0   | 0   |     |
|                 | Multi-fam.              | 0                       | 0             | 0             | 0     | 0            | 0     | 0           | 0   | 0   |     |
|                 | TOTAL                   | 0                       | 0             | 0             | 1     | 0            | 0     | 0           | 0   | 0   |     |
| NCC<br>BALANCE  | Sngl.-fam.              | 801                     | 1084          | 1482          | 1332  | 370          | 870   | 111         | 415 | 344 |     |
|                 | Multi-fam.              | 668                     | 84            | 775           | 211   | 209          | 280   | 100         | 72  | 108 |     |
|                 | TOTAL                   | 1469                    | 1168          | 2257          | 1543  | 579          | 1150  | 211         | 487 | 452 |     |
| NCC<br>TOTAL    | Sngl.-fam.              | 885                     | 1247          | 1559          | 1441  | 433          | 927   | 116         | 452 | 359 |     |
|                 | Multi-fam.              | 668                     | 84            | 920           | 299   | 209          | 566   | 386         | 72  | 108 |     |
|                 | TOTAL                   | 1553                    | 1331          | 2479          | 1740  | 642          | 1493  | 502         | 524 | 467 |     |

CHART 1-B

NEW HOUSING UNITS AUTHORIZED IN PERMIT-ISSUING PLACES<sup>1/</sup>

| AREA                      | TYPE<br>OF<br>STRUCTURE | NUMBER OF HOUSING UNITS |               |               |       |             |       |              |     |     |     |
|---------------------------|-------------------------|-------------------------|---------------|---------------|-------|-------------|-------|--------------|-----|-----|-----|
|                           |                         | 1975<br>TOTAL           | 1976<br>TOTAL | 1977<br>TOTAL | 1978  |             | 1979  |              |     |     |     |
|                           |                         |                         |               |               | TOTAL | 3rd.<br>QTR | TOTAL | 3rd. QUARTER |     |     |     |
|                           |                         |                         |               |               |       |             |       | 1st          | 2nd | 3rd | 4th |
| DOVER                     | Sngl.-fam.              | 82                      | 107           | 134           | 107   | 29          | 66    | 8            | 28  | 30  |     |
|                           | Multi-fam.              | 264                     | 0             | 4             | 102   | 6           | 12    | 6            | 0   | 6   |     |
|                           | TOTAL                   | 366                     | 107           | 138           | 209   | 35          | 78    | 14           | 28  | 36  |     |
| SMYRNA                    | Sngl.-fam.              | 63                      | 61            | 14            | 8     | 1           | 6     | 4            | 1   | 1   |     |
|                           | Multi-fam.              | 61                      | 0             | 0             | 0     | 0           | 0     | 0            | 0   | 0   |     |
|                           | TOTAL                   | 124                     | 61            | 14            | 8     | 1           | 6     | 4            | 1   | 1   |     |
| MILFORD                   | Sngl.-fam.              | 2                       | 2             | 1             | 4     | 2           | 0     | 0            | 0   | 0   |     |
|                           | Multi-fam.              | 0                       | 0             | 0             | 0     | 0           | 0     | 0            | 0   | 0   |     |
|                           | TOTAL                   | 2                       | 2             | 1             | 4     | 2           | 0     | 0            | 0   | 0   |     |
| HARRING-<br>TON           | Sngl.-fam.              | 5                       | 3             | 3             | 2     | 0           | 0     | 0            | 0   | 0   |     |
|                           | Multi-fam.              | 0                       | 0             | 0             | 0     | 0           | 0     | 0            | 0   | 0   |     |
|                           | TOTAL                   | 5                       | 3             | 3             | 2     | 0           | 0     | 0            | 0   | 0   |     |
| CAMDEN                    | Sngl.-fam.              | --                      | --            | --            | --    | --          | 2     | 0            | 0   | 2   |     |
|                           | Multi-fam.              | --                      | --            | --            | --    | --          | 0     | 0            | 0   | 0   |     |
|                           | TOTAL                   | --                      | --            | --            | --    | --          | 2     | 0            | 0   | 2   |     |
| KENT<br>COUNTY<br>BALANCE | Sngl.-fam.              | 298                     | 365           | 398           | 322   | 100         | 195   | 46           | 70  | 79  |     |
|                           | Multi-fam.              | 116                     | 4             | 10            | 0     | 0           | 0     | 0            | 0   | 0   |     |
|                           | TOTAL                   | 414                     | 369           | 408           | 322   | 100         | 195   | 46           | 70  | 79  |     |
| KENT<br>COUNTY<br>TOTAL   | Sngl.-fam.              | 450                     | 538           | 550           | 443   | 132         | 270   | 58           | 100 | 112 |     |
|                           | Multi-fam.              | 441                     | 4             | 14            | 102   | 6           | 12    | 6            | 0   | 6   |     |
|                           | TOTAL                   | 891                     | 542           | 564           | 545   | 138         | 282   | 64           | 100 | 118 |     |

CHART 1-C

## NEW HOUSING UNITS AUTHORIZED IN PERMIT-ISSUING PLACES 1/

| CHART 1-C<br>NEW HOUSING UNITS |                      |                         |               |               |       |              |       |       |              |     |     |
|--------------------------------|----------------------|-------------------------|---------------|---------------|-------|--------------|-------|-------|--------------|-----|-----|
| AREA                           | TYPE OF<br>STRUCTURE | NUMBER OF HOUSING UNITS |               |               |       |              |       |       |              |     |     |
|                                |                      | 1975<br>TOTAL           | 1976<br>TOTAL | 1977<br>TOTAL | 1978  |              | TOTAL | 1979  |              |     |     |
|                                |                      |                         |               |               | TOTAL | 3rd.<br>QTR. |       | TOTAL | 3rd. QUARTER |     |     |
|                                |                      |                         |               |               |       |              |       |       | 1ST          | 2ND | 3RD |
| BETHANY                        | Sngl.-fam.           | 11                      | 26            | 31            | 41    | 7            | 23    | 4     | 10           | 9   |     |
|                                | Multi-fam.           | 0                       | 0             | 16            | 34    | 16           | 20    | 4     | 12           | 4   |     |
|                                | TOTAL                | 11                      | 26            | 47            | 75    | 23           | 43    | 8     | 22           | 13  |     |
| LAUREL                         | Sngl.-fam.           | 1                       | 1             | 2             | 3     | 0            | 2     | 0     | 1            | 1   |     |
|                                | Multi-fam.           | 0                       | 0             | 32            | 0     | 0            | 0     | 0     | 0            | 0   |     |
|                                | TOTAL                | 1                       | 1             | 34            | 3     | 0            | 2     | 0     | 1            | 1   |     |
| LEWES                          | Sngl.-fam.           | 3                       | 2             | 6             | 3     | 2            | 2     | 1     | 0            | 1   |     |
|                                | Multi-fam.           | 0                       | 0             | 24            | 0     | 0            | 2     | 2     | 0            | 0   |     |
|                                | TOTAL                | 3                       | 2             | 30            | 3     | 2            | 4     | 3     | 0            | 1   |     |
| MILFORD<br>(S)                 | Sngl.-fam.           | 9                       | 5             | 4             | 12    | 0            | 7     | 0     | 2            | 5   |     |
|                                | Multi-fam.           | 0                       | 0             | 0             | 0     | 0            | 40    | 0     | 0            | 40  |     |
|                                | TOTAL                | 9                       | 5             | 4             | 12    | 0            | 47    | 0     | 2            | 45  |     |
| REHOBOTH                       | Sngl.-fam.           | 16                      | 9             | 13            | 31    | 8            | 22    | 8     | 4            | 10  |     |
|                                | Multi-fam.           | 0                       | 0             | 8             | 0     | 0            | 0     | 0     | 0            | 0   |     |
|                                | TOTAL                | 16                      | 9             | 21            | 31    | 8            | 22    | 8     | 4            | 10  |     |
| SEAFORD                        | Sngl.-fam.           | 17                      | 13            | 9             | 8     | 0            | 3     | 1     | 0            | 2   |     |
|                                | Multi-fam.           | 0                       | 18            | 0             | 0     | 0            | 0     | 0     | 0            | 0   |     |
|                                | TOTAL                | 17                      | 31            | 9             | 8     | 0            | 3     | 1     | 0            | 2   |     |
| MILTON                         | Sngl.-fam.           | 1                       | 1             | 3             | 1     | 1            | 1     | 1     | 0            | 0   |     |
|                                | Multi-fam.           | 0                       | 0             | 0             | 0     | 0            | 0     | 0     | 0            | 0   |     |
|                                | TOTAL                | 1                       | 1             | 3             | 1     | 1            | 1     | 1     | 0            | 0   |     |
| MILLSBORO                      | Sngl.-fam.           | 0                       | 3             | 1             | 9     | 3            | 1     | 0     | 1            | 0   |     |
|                                | Multi-fam.           | 0                       | 19            | 0             | 32    | 0            | 0     | 0     | 0            | 0   |     |
|                                | TOTAL                | 0                       | 22            | 1             | 41    | 3            | 1     | 0     | 1            | 0   |     |
| GEORGE-<br>TOWN                | Sngl.-fam.           | 2                       | 2             | 4             | 3     | 2            | 4     | 2     | 2            | 0   |     |
|                                | Multi-fam.           | 0                       | 0             | 0             | 0     | 0            | 8     | 0     | 8            | 0   |     |
|                                | TOTAL                | 2                       | 2             | 4             | 3     | 2            | 12    | 2     | 10           | 0   |     |
| BALANCE<br>SUSSEX<br>COUNTY    | Sngl.-fam.           | 539                     | 575           | 682           | 622   | 171          | 412   | 100   | 140          | 172 |     |
|                                | Multi-fam.           | 2                       | 46            | 90            | 32    | 0            | 4     | 4     | 0            | 0   |     |
|                                | TOTAL                | 541                     | 621           | 772           | 654   | 171          | 416   | 104   | 140          | 172 |     |
| SUSSEX<br>COUNTY<br>TOTAL      | Sngl.-fam.           | 599                     | 637           | 775           | 733   | 194          | 477   | 117   | 160          | 200 |     |
|                                | Multi-fam.           | 2                       | 46            | 170           | 98    | 16           | 74    | 10    | 20           | 44  |     |
|                                | TOTAL                | 601                     | 726           | 925           | 831   | 210          | 551   | 127   | 180          | 244 |     |
| STATE<br>TOTAL                 | Sngl.-fam.           | 1934                    | 2422          | 2864          | 2617  | 759          | 1674  | 291   | 712          | 671 |     |
|                                | Multi-fam.           | 1111                    | 171           | 1104          | 499   | 231          | 652   | 402   | 92           | 158 |     |
|                                | TOTAL                | 3045                    | 2593          | 3968          | 3116  | 990          | 2326  | 693   | 804          | 829 |     |



CHART 2-A

COST OF PERMIT-AUTHORIZED CONSTRUCTION<sup>2/</sup>

| AREA            | TYPE OF STRUCTURE | VALUATIONS (THOUSANDS OF DOLLARS) |            |            |        |          |        |             |        |        |     |
|-----------------|-------------------|-----------------------------------|------------|------------|--------|----------|--------|-------------|--------|--------|-----|
|                 |                   | 1975 TOTAL                        | 1976 TOTAL | 1977 TOTAL | 1978   |          | TOTAL  | 3rd QUARTER |        |        |     |
|                 |                   |                                   |            |            | TOTAL  | 3rd QTR. |        | 1ST         | 2ND    | 3RD    | 4TH |
| WILMING-<br>TON | Sngl.-fam.        | 740                               | 1,299      | 1,101      | 4,170  | 2,887    | 2,489  | 43          | 1,422  | 1,024  |     |
|                 | Multi-fam.        | 0                                 | 0          | 3,633      | 2,051  | 0        | 3,836  | 3,836       | 0      | 0      |     |
|                 | TOTAL             | 740                               | 1,299      | 4,734      | 6,221  | 2,887    | 6,325  | 3,879       | 1,422  | 1,024  |     |
| NEWARK          | Sngl.-fam.        | 606                               | 2,135      | 876        | 683    | 341      | 365    | 105         | 132    | 128    |     |
|                 | Multi-fam.        | 0                                 | 0          | 0          | 35     | 0        | 3,723  | 3,723       | 0      | 0      |     |
|                 | TOTAL             | 606                               | 2,135      | 876        | 718    | 341      | 4,089  | 3,829       | 132    | 128    |     |
| NEW<br>CASTLE   | Sngl.-fam.        | 483                               | 152        | 218        | 115    | 0        | 110    | 40          | 45     | 25     |     |
|                 | Multi-fam.        | 0                                 | 0          | 107        | 0      | 0        | 0      | 0           | 0      | 0      |     |
|                 | TOTAL             | 483                               | 152        | 325        | 115    | 0        | 110    | 40          | 45     | 25     |     |
| ELSMERE         | Sngl.-fam.        | 55                                | 15         | 125        | 0      | 0        | 0      | 0           | 0      | 0      |     |
|                 | Multi-fam.        | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      |     |
|                 | TOTAL             | 55                                | 15         | 125        | 0      | 0        | 0      | 0           | 0      | 0      |     |
| DELLS-<br>PONTE | Sngl.-fam.        | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      |     |
|                 | Multi-fam.        | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      |     |
|                 | TOTAL             | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      |     |
| NCC<br>BALANCE  | Sngl.-fam.        | 21,063                            | 26,900     | 38,846     | 37,481 | 11,316   | 26,504 | 3,775       | 12,437 | 10,292 |     |
|                 | Multi-fam.        | 8,332                             | 1,964      | 9,221      | 5,760  | 5,720    | 4,190  | 1,733       | 729    | 1,728  |     |
|                 | TOTAL             | 29,395                            | 28,864     | 48,067     | 43,241 | 17,037   | 30,694 | 5,508       | 13,166 | 12,020 |     |
| NCC<br>TOTAL    | Sngl.-fam.        | 22,957                            | 30,561     | 41,166     | 42,447 | 14,545   | 29,471 | 3,964       | 14,036 | 11,471 |     |
|                 | Multi-fam.        | 8,332                             | 1,964      | 12,961     | 7,846  | 5,720    | 11,750 | 9,293       | 729    | 1,728  |     |
|                 | TOTAL             | 31,289                            | 32,465     | 54,127     | 50,293 | 20,265   | 41,222 | 13,257      | 14,766 | 13,199 |     |

CHART 2-B

COST OF PERMIT-AUTHORIZED CONSTRUCTION<sup>2/</sup>

| AREA                | TYPE OF STRUCTURE | VALUATION (THOUSANDS OF DOLLARS) |               |               |        |            |        |              |       |       |     |
|---------------------|-------------------|----------------------------------|---------------|---------------|--------|------------|--------|--------------|-------|-------|-----|
|                     |                   | 1975<br>TOTAL                    | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |            | 1979   |              |       |       |     |
|                     |                   |                                  |               |               | TOTAL  | 3rd<br>QTR | TOTAL  | 3rd. QUARTER |       |       |     |
|                     |                   |                                  |               |               |        |            |        | 1st          | 2nd   | 3rd   | 4th |
| DOVER               | Sngl.-fam.        | 2,166                            | 3,117         | 3,463         | 3,026  | 845        | 2,255  | 238          | 1,094 | 923   |     |
|                     | Multi-fam.        | 2,276                            | 0             | 85            | 1,040  | 100        | 240    | 120          | 0     | 120   |     |
|                     | TOTAL             | 4,442                            | 3,117         | 3,551         | 4,066  | 945        | 2,495  | 358          | 1,094 | 1,043 |     |
| SMYRNA              | Sngl.-fam.        | 1,632                            | 1,693         | 533           | 268    | 30         | 200    | 140          | 25    | 35    |     |
|                     | Multi-fam.        | 1,619                            | 0             | 0             | 0      | 0          | 0      | 0            | 0     | 0     |     |
|                     | TOTAL             | 3,251                            | 1,693         | 533           | 268    | 30         | 200    | 140          | 25    | 35    |     |
| MILFORD             | Sngl.-fam.        | 49                               | 62            | 30            | 126    | 71         | 0      | 0            | 0     | 0     |     |
|                     | Multi-fam.        | 0                                | 0             | 0             | 0      | 0          | 0      | 0            | 0     | 0     |     |
|                     | TOTAL             | 49                               | 62            | 30            | 126    | 71         | 0      | 0            | 0     | 0     |     |
| HARRINGTON          | Sngl.-fam.        | 134                              | 78            | 263           | 66     | 0          | 24     | 0            | 24    | 0     |     |
|                     | Multi-fam.        | 0                                | 0             | 0             | 0      | 0          | 0      | 0            | 0     | 0     |     |
|                     | TOTAL             | 134                              | 78            | 263           | 66     | 0          | 24     | 0            | 24    | 0     |     |
| CAMDEN              | Sngl.-fam.        | --                               | --            | --            | --     | --         | 61     | 0            | 0     | 61    |     |
|                     | Multi-fam.        | --                               | --            | --            | --     | --         | 0      | 0            | 0     | 0     |     |
|                     | TOTAL             | --                               | --            | --            | --     | --         | 61     | 0            | 0     | 61    |     |
| KENT COUNTY BALANCE | Sngl.-fam.        | 8,374                            | 11,483        | 14,818        | 11,774 | 3,581      | 7,359  | 1,975        | 2,921 | 3,463 |     |
|                     | Multi-fam.        | 1,615                            | 35            | 120           | 0      | 0          | 0      | 0            | 0     | 0     |     |
|                     | TOTAL             | 9,989                            | 11,518        | 14,938        | 11,774 | 3,581      | 7,359  | 1,975        | 2,921 | 3,463 |     |
| KENT COUNTY TOTAL   | Sngl.-fam.        | 12,195                           | 16,432        | 19,107        | 15,260 | 4,527      | 10,899 | 2,353        | 4,064 | 4,482 |     |
|                     | Multi-fam.        | 5,510                            | 35            | 208           | 1,040  | 100        | 240    | 120          | 0     | 120   |     |
|                     | TOTAL             | 17,865                           | 16,467        | 19,315        | 16,300 | 4,627      | 11,139 | 2,473        | 4,064 | 4,602 |     |

CHART 2-C

COST OF PERMIT-AUTHORIZED CONSTRUCTION<sup>2/</sup>

| AREA                        | TYPE OF STRUCTURE | VALUATIONS (THOUSANDS OF DOLLARS) |               |               |        |              |        |              |        |        |     |
|-----------------------------|-------------------|-----------------------------------|---------------|---------------|--------|--------------|--------|--------------|--------|--------|-----|
|                             |                   | 1975<br>TOTAL                     | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |              | TOTAL  | 3rd. QUARTER |        |        |     |
|                             |                   |                                   |               |               | TOTAL  | 3rd.<br>QTR. |        | 1ST          | 2ND    | 3RD    | 4TH |
| BETHANY                     | Sngl.-fam.        | 329                               | 811           | 981           | 1,347  | 197          | 848    | 158          | 419    | 271    |     |
|                             | Multi-fam.        | 0                                 | 0             | 400           | 853    | 400          | 500    | 100          | 300    | 100    |     |
|                             | TOTAL             | 329                               | 811           | 1,381         | 2,200  | 597          | 1,348  | 258          | 719    | 371    |     |
| LAUREL                      | Sngl.-fam.        | 19                                | 21            | 44            | 72     | 0            | 57     | 0            | 28     | 29     |     |
|                             | Multi-fam.        | 0                                 | 0             | 615           | 0      | 0            | 0      | 0            | 0      | 0      |     |
|                             | TOTAL             | 19                                | 21            | 659           | 72     | 0            | 57     | 0            | 28     | 29     |     |
| LEWES                       | Sngl.-fam.        | 69                                | 51            | 148           | 96     | 65           | 55     | 15           | 0      | 40     |     |
|                             | Multi-fam.        | 0                                 | 0             | 700           | 0      | 0            | 7      | 7            | 0      | 0      |     |
|                             | TOTAL             | 69                                | 51            | 848           | 96     | 65           | 62     | 22           | 0      | 40     |     |
| MILFORD<br>(S)              | Sngl.-fam.        | 372                               | 103           | 164           | 437    | 0            | 334    | 0            | 150    | 184    |     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0            | 920    | 0            | 0      | 920    |     |
|                             | TOTAL             | 372                               | 103           | 164           | 437    | 0            | 1,254  | 0            | 150    | 1,104  |     |
| REHOBOTH                    | Sngl.-fam.        | 509                               | 291           | 393           | 1,199  | 303          | 986    | 376          | 120    | 490    |     |
|                             | Multi-fam.        | 0                                 | 0             | 240           | 0      | 0            | 0      | 0            | 0      | 0      |     |
|                             | TOTAL             | 509                               | 291           | 633           | 1,199  | 303          | 986    | 376          | 120    | 490    |     |
| SEAFORD                     | Sngl.-fam.        | 395                               | 359           | 266           | 248    | 0            | 181    | 100          | 0      | 81     |     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0            | 0      | 0            | 0      | 0      |     |
|                             | TOTAL             | 395                               | 359           | 266           | 248    | 0            | 181    | 100          | 0      | 81     |     |
| MILTON                      | Sngl.-fam.        | 18                                | 15            | 78            | 36     | 36           | 26     | 26           | 0      | 0      |     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0            | 0      | 0            | 0      | 0      |     |
|                             | TOTAL             | 18                                | 15            | 78            | 36     | 36           | 26     | 26           | 0      | 0      |     |
| MILLSBORO                   | Sngl.-fam.        | 0                                 | 158           | 31            | 327    | 120          | 29     | 0            | 29     | 0      |     |
|                             | Multi-fam.        | 0                                 | 140           | 0             | 620    | 0            | 0      | 0            | 0      | 0      |     |
|                             | TOTAL             | 0                                 | 298           | 31            | 947    | 120          | 29     | 0            | 29     | 0      |     |
| GEORGE-<br>TOWN             | Sngl.-fam.        | 55                                | 55            | 118           | 91     | 56           | 150    | 94           | 56     | 0      |     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0            | 150    | 0            | 150    | 0      |     |
|                             | TOTAL             | 55                                | 55            | 118           | 91     | 56           | 300    | 94           | 206    | 0      |     |
| BALANCE<br>SUSSEX<br>COUNTY | Sngl.-fam.        | 14,751                            | 15,761        | 24,790        | 21,745 | 5,853        | 16,491 | 4,011        | 5,640  | 6,840  |     |
|                             | Multi-fam.        | 43                                | 721           | 1,617         | 1,232  | 0            | 168    | 168          | 0      | 0      |     |
|                             | TOTAL             | 14,794                            | 16,482        | 26,407        | 22,977 | 5,853        | 16,659 | 4,179        | 5,640  | 6,840  |     |
| SUSSEX<br>COUNTY<br>TOTAL   | Sngl.-fam.        | 16,514                            | 17,624        | 27,053        | 25,607 | 6,632        | 19,163 | 4,782        | 6,445  | 7,936  |     |
|                             | Multi-fam.        | 43                                | 11,071        | 3,532         | 2,705  | 400          | 1,725  | 255          | 450    | 1,020  |     |
|                             | TOTAL             | 16,557                            | 18,695        | 30,582        | 28,312 | 7,032        | 20,909 | 5,058        | 6,895  | 8,956  |     |
| STATE<br>TOTAL              | Sngl.-fam.        | 51,826                            | 64,557        | 87,326        | 83,318 | 25,705       | 59,535 | 11,099       | 24,547 | 23,889 |     |
|                             | Multi-fam.        | 13,856                            | 3,070         | 16,701        | 11,592 | 6,220        | 13,736 | 9,689        | 1,179  | 2,868  |     |
|                             | TOTAL             | 65,682                            | 67,627        | 104,027       | 94,911 | 31,925       | 73,272 | 20,788       | 25,726 | 26,757 |     |



CHART 3-A

## AVERAGE UNIT COST OF PERMIT-AUTHORIZED CONSTRUCTION

| AREA            | TYPE OF STRUCTURE | AVERAGE CONSTRUCTION COST |               |               |        |             |        |              |        |        |     |
|-----------------|-------------------|---------------------------|---------------|---------------|--------|-------------|--------|--------------|--------|--------|-----|
|                 |                   | 1975<br>TOTAL             | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |             | 1979   |              |        |        |     |
|                 |                   |                           |               |               | TOTAL  | 3rd<br>QTR. | TOTAL  | 3rd. Quarter |        |        |     |
|                 |                   |                           |               |               |        |             |        | 1ST          | 2ND    | 3RD    | 4TH |
| WILMING-<br>TON | Sngl.-fam.        | 25,000                    | 27,058        | 36,677        | 44,144 | 56,607      | 60,200 | 43,000       | 44,437 | 93,163 |     |
|                 | Multi-fam.        | 0                         | 0             | 25,765        | 26,991 | 0           | 28,209 | 28,209       | 0      | 0      |     |
| NEWARK          | Sngl.-fam.        | 21,643                    | 19,995        | 27,189        | 33,584 | 28,455      | 37,072 | 35,200       | 33,050 | 42,966 |     |
|                 | Multi-fam.        | 0                         | 0             | 0             | 2,916  | 0           | 24,826 | 24,826       | 0      | 0      |     |
| NEW<br>CASTLE   | Sngl.-fam.        | 20,125                    | 21,714        | 27,333        | 25,830 | 0           | 36,666 | 40,000       | 45,000 | 25,000 |     |
|                 | Multi-fam.        | 0                         | 0             | 26,750        | 0      | 0           | 0      | 0            | 0      | 0      |     |
| ELSMERE         | Sngl.-fam.        | 27,500                    | 15,000        | 25,000        | 0      | 0           | 0      | 0            | 0      | 0      |     |
|                 | Multi-fam.        | 0                         | 0             | 0             | 0      | 0           | 0      | 0            | 0      | 0      |     |
| BELLE-<br>FONTE | Sngl.-fam.        | 0                         | 0             | 0             | 12,000 | 0           | 0      | 0            | 0      | 0      |     |
|                 | Multi-fam.        | 0                         | 0             | 0             | 0      | 0           | 0      | 0            | 0      | 0      |     |
| NCC<br>BALANCE  | Sngl.-fam.        | 21,869                    | 24,815        | 26,595        | 27,714 | 30,586      | 27,699 | 34,012       | 29,969 | 19,116 |     |
|                 | Multi-fam.        | 12,473                    | 23,381        | 11,413        | 23,685 | 27,370      | 14,534 | 17,333       | 10,270 | 16,000 |     |
| NCC<br>TOTAL    | Sngl.-fam.        | 21,758                    | 24,459        | 26,751        | 28,905 | 33,592      | 32,393 | 34,172       | 31,054 | 31,953 |     |
|                 | Multi-fam.        | 12,473                    | 23,381        | 13,074        | 19,319 | 27,370      | 16,782 | 24,077       | 10,270 | 16,000 |     |

CHART 3-B

## AVERAGE UNIT COST OF PERMIT-AUTHORIZED CONSTRUCTION

| AREA                      | TYPE<br>OF<br>STRUCTURE | AVERAGE CONSTRUCTION COST |               |               |        |             |        |              |        |        |      |
|---------------------------|-------------------------|---------------------------|---------------|---------------|--------|-------------|--------|--------------|--------|--------|------|
|                           |                         | 1975<br>TOTAL             | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |             | 1979   |              |        |        |      |
|                           |                         |                           |               |               | TOTAL  | 3rd<br>QTR. | TOTAL  | 3rd. QUARTER |        |        |      |
|                           |                         |                           |               |               |        |             |        | 1st.         | 2nd.   | 3rd.   | 4th. |
| DOVER                     | Sngl.-fam.              | 26,524                    | 29,127        | 26,919        | 32,616 | 29,163      | 33,195 | 29,750       | 39,071 | 30,766 |      |
|                           | Multi-fam.              | 8,620                     | 0             | 11,000        | 13,230 | 16,666      | 20,000 | 20,000       | 0      | 20,000 |      |
| SMYRNA                    | Sngl.-fam.              | 25,902                    | 27,757        | 32,205        | 31,766 | 30,000      | 23,333 | 10,000       | 25,000 | 35,000 |      |
|                           | Multi-fam.              | 26,548                    | 0             | 0             | 0      | 0           | 0      | 0            | 0      | 0      |      |
| MILFORD                   | Sngl.-fam.              | 24,250                    | 31,025        | 30,000        | 31,625 | 35,500      | 0      | 0            | 0      | 0      |      |
|                           | Multi-fam.              | 0                         | 0             | 0             | 0      | 0           | 0      | 0            | 0      | 0      |      |
| HARRING-<br>TON           | Sngl.-fam.              | 26,700                    | 25,717        | 24,787        | 33,000 | 0           | 24,900 | 0            | 24,900 | 0      |      |
|                           | Multi-fam.              | 0                         | 0             | 0             | 0      | 0           | 0      | 0            | 0      | 0      |      |
| CAMDEN                    | Sngl.-fam.              | --                        | --            | --            | --     | --          | 30,387 | 0            | 0      | 30,387 |      |
|                           | Multi-fam.              | --                        | --            | --            | --     | --          | 0      | 0            | 0      | 0      |      |
| KENT<br>COUNTY<br>BALANCE | Sngl.-fam.              | 28,099                    | 31,460        | 36,939        | 36,334 | 35,810      | 42,833 | 42,936       | 41,729 | 43,835 |      |
|                           | Multi-fam.              | 13,925                    | 8,750         | 11,666        | 0      | 0           | 0      | 0            | 0      | 0      |      |
| KENT<br>COUNTY<br>TOTAL   | Sngl.-fam.              | 27,472                    | 30,543        | 34,242        | 34,510 | 34,301      | 40,411 | 40,570       | 40,649 | 40,016 |      |
|                           | Multi-fam.              | 12,495                    | 18,750        | 17,166        | 13,230 | 16,661      | 20,000 | 20,000       | 0      | 20,000 |      |

CHART 3-C

## AVERAGE UNIT COST OF PERMIT-AUTHORIZED CONSTRUCTION

| AREA                        | TYPE OF<br>STRUCTURE     | AVERAGE CONSTRUCTION COSTS |                  |                  |                  |                  |                  |                  |                  |                  |     |
|-----------------------------|--------------------------|----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----|
|                             |                          | 1975<br>TOTAL              | 1976<br>TOTAL    | 1977<br>TOTAL    | 1978             |                  | TOTAL            | 1979             |                  |                  |     |
|                             |                          |                            |                  |                  | TOTAL            | 3rd<br>QTR.      |                  | 3rd. QUARTER     |                  |                  |     |
|                             |                          |                            |                  |                  |                  |                  |                  | 1ST              | 2ND              | 3RD              | 4TH |
| BETHANY                     | Sngl.-fam.<br>Multi-fam. | 29,855<br>0                | 31,192<br>0      | 31,429<br>25,000 | 30,957<br>23,968 | 28,142<br>25,000 | 37,282<br>41,666 | 39,741<br>25,000 | 41,965<br>75,000 | 30,140<br>25,000 |     |
| LAUREL                      | Sngl.-fam.<br>Multi-fam. | 18,722<br>0                | 21,000<br>0      | 22,325<br>19,218 | 24,556<br>0      | 0<br>0           | 28,550<br>0      | 0<br>0           | 28,000<br>0      | 29,100<br>0      |     |
| LEWES                       | Sngl.-fam.<br>Multi-fam. | 22,833<br>0                | 25,500<br>0      | 33,500<br>27,500 | 31,950<br>0      | 32,650<br>0      | 27,500<br>3,750  | 15,000<br>3,750  | 0<br>0           | 40,000<br>0      |     |
| MILFORD<br>(S)              | Sngl.-fam.<br>Multi-fam. | 41,268<br>0                | 20,600<br>0      | 41,533<br>0      | 40,680<br>0      | 0<br>0           | 56,050<br>23,000 | 0<br>0           | 75,300<br>0      | 36,800<br>23,000 |     |
| REHOBOTH                    | Sngl.-fam.<br>Multi-fam. | 31,790<br>0                | 32,333<br>0      | 30,210<br>30,000 | 38,552<br>0      | 37,875<br>0      | 42,085<br>0      | 47,086<br>0      | 30,125<br>0      | 49,046<br>0      |     |
| SEAFORD                     | Sngl.-fam.<br>Multi-fam. | 23,182<br>0                | 27,575<br>11,667 | 29,654<br>0      | 34,050<br>0      | 0<br>0           | 70,310<br>0      | 100,000<br>0     | 0<br>0           | 40,620<br>0      |     |
| MILTON                      | Sngl.-fam.<br>Multi-fam. | 17,500<br>0                | 15,000<br>0      | 29,500<br>0      | 36,500<br>0      | 36,500<br>0      | 26,000<br>0      | 26,000<br>0      | 0<br>0           | 0<br>0           |     |
| MILLSBORO                   | Sngl.-fam.<br>Multi-fam. | 0<br>0                     | 52,667<br>7,368  | 31,000<br>0      | 36,595<br>19,375 | 40,266<br>0      | 29,650<br>0      | 0<br>0           | 29,650<br>0      | 0<br>0           |     |
| GEORGE-<br>TOWN             | Sngl.-fam.<br>Multi-fam. | 27,500<br>0                | 27,500<br>0      | 29,700<br>0      | 31,500<br>0      | 28,000<br>0      | 37,848<br>18,750 | 47,250<br>0      | 28,447<br>18,750 | 0<br>0           |     |
| BALANCE<br>SUSSEX<br>COUNTY | Sngl.-fam.<br>Multi-fam. | 27,367<br>21,250           | 27,410<br>15,674 | 35,678<br>18,247 | 31,322<br>35,677 | 34,232<br>0      | 40,056<br>42,000 | 40,114<br>42,000 | 40,289<br>0      | 39,765<br>0      |     |
| SUSSEX<br>COUNTY<br>TOTAL   | Sngl.-fam.<br>Multi-fam. | 27,568<br>21,250           | 27,667<br>12,904 | 35,236<br>22,195 | 35,074<br>25,189 | 34,187<br>25,000 | 40,280<br>32,808 | 40,877<br>27,550 | 40,286<br>46,875 | 39,678<br>24,000 |     |
| STATE<br>TOTAL              | Sngl.-fam.<br>Multi-fam. | 26,801<br>12,786           | 26,654<br>17,953 | 30,342<br>15,505 | 31,685<br>21,747 | 33,867<br>25,048 | 36,073<br>20,875 | 38,143<br>24,718 | 34,476<br>17,964 | 35,601<br>19,945 |     |

CHART 4

REHABILITATION HOUSING<sup>3/</sup>

| LOCALITY                  | NUMBER OF UNITS AND COST (\$000) |       |          |       |       |       |          |       |
|---------------------------|----------------------------------|-------|----------|-------|-------|-------|----------|-------|
|                           | 1978                             |       |          |       | 1979  |       |          |       |
|                           | TOTAL                            |       | 3rd QTR. |       | TOTAL |       | 3rd QTR. |       |
|                           | UNITS                            | COST  | UNITS    | COST  | UNITS | COST  | UNITS    | COST  |
| Wilmington                | 342                              | 110   | 85       | 825   | 202   | 2,010 | 64       | 754   |
| Newark                    | 14                               | 4     | 5        | 41    | 21    | 197   | 8        | 95    |
| New Castle                | 0                                | 0     | 0        | 0     | 1     | 15    | 0        | 0     |
| Elsmere                   | 102                              | 1     | 16       | 20    | 12    | 55    | 8        | 42    |
| Bellefonte                | 0                                | 0     | 0        | 0     | 0     | 0     | 0        | 0     |
| NEW CASTLE COUNTY BALANCE | 1,338                            | 22    | 49       | 468   | 100   | 697   | 33       | 246   |
| NEW CASTLE COUNTY TOTAL   | 4,206                            | 137   | 155      | 1,354 | 336   | 2,974 | 113      | 1,137 |
| Dover                     | 108                              | 506   | 33       | 155   | 72    | 326   | 18       | 81    |
| Smyrna                    | 1                                | 25    | 0        | 0     | 1     | 5     | 0        | 0     |
| Milford (K)               | 4                                | 38    | 2        | 19    | 6     | 104   | 3        | 14    |
| Harrington                | 1                                | 16    | 0        | 0     | 1     | 9     | 0        | 0     |
| Camden                    | 1                                | 5     | —        | —     | 2     | 10    | 1        | 5     |
| KENT COUNTY BALANCE       | 63                               | 512   | 11       | 102   | 39    | 469   | 11       | 156   |
| KENT COUNTY TOTAL         | 178                              | 1,102 | 46       | 276   | 121   | 923   | 33       | 256   |
| Bethany                   | 2                                | 14    | 0        | 0     | 0     | 0     | 0        | 0     |
| Laurel                    | 8                                | 25    | 0        | 0     | 14    | 55    | 12       | 24    |
| Lewes                     | 11                               | 312   | 4        | 58    | 20    | 160   | 3        | 25    |
| Milford (S)               | 11                               | 86    | 1        | 7     | 14    | 73    | 11       | 31    |
| Rehoboth                  | 154                              | 784   | 28       | 128   | 110   | 333   | 26       | 87    |
| Seaford                   | 27                               | 143   | 3        | 10    | 27    | 135   | 8        | 27    |
| Milton                    | 4                                | 25    | 3        | 21    | 7     | 46    | 3        | 18    |
| Millsboro                 | 9                                | 145   | 2        | 19    | 31    | 131   | 10       | 11    |
| Georgetown                | 0                                | 0     | 0        | 0     | 0     | 0     | 0        | 0     |
| SUSSEX COUNTY BALANCE     | 121                              | 917   | 35       | 265   | 62    | 528   | 17       | 198   |
| SUSSEX COUNTY TOTAL       | 347                              | 2,448 | 76       | 508   | 285   | 1,461 | 90       | 421   |
| STATE TOTAL               | 1,070                            | 7,756 | 277      | 2,138 | 742   | 5,358 | 236      | 1,814 |

CHART 5

MOBILE HOME SALES<sup>4/</sup>

| LOCALITY          | TOTAL SALES |      |      |       |          |       |          |
|-------------------|-------------|------|------|-------|----------|-------|----------|
|                   | 1975        | 1976 | 1977 | 1978  |          | 1979  |          |
|                   |             |      |      | TOTAL | 3rd QTR. | TOTAL | 3rd QTR. |
| NEW CASTLE COUNTY | 98          | 285  | 269  | 178   | 25       | 92    | 44       |
| KENT COUNTY       | 410         | 474  | 487  | 514   | 164      | 434   | 213      |
| SUSSEX COUNTY     | 326         | 140  | 174  | 273   | 128      | 328   | 159      |
| STATE TOTAL       | 836         | 899  | 930  | 965   | 317      | 854   | 416      |



CHART 6

## STRUCTURES WITH FIVE OR MORE HOUSING UNITS

| LOCALITY                | NUMBER OF STRUCTURES |      |      |      |      |                |              |               |                |              |               |
|-------------------------|----------------------|------|------|------|------|----------------|--------------|---------------|----------------|--------------|---------------|
|                         | TOTAL                |      |      |      |      | 3rd QTR., 1978 |              |               | 3rd QTR., 1979 |              |               |
|                         |                      |      |      |      |      | STRUCTURE TYPE |              |               | STRUCTURE TYPE |              |               |
|                         | 1975                 | 1976 | 1977 | 1978 | 1979 | GRDN.<br>APT.  | HIGH<br>RISE | TWN.<br>HOUSE | GRDN.<br>APT.  | HIGH<br>RISE | TWN.<br>HOUSE |
| Wilmington              | 0                    | 0    | 1    | 14   | 150  | 0              | 0            | 0             | 0              | 0            | 0             |
| Newark                  | 0                    | 0    | 0    | 1    | 150  | 0              | 0            | 0             | 0              | 0            | 0             |
| New Castle              | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Elsmere                 | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Bellefonte              | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| NCC Balance             | 41                   | 2    | 422  | 8    | 199  | 0              | 1            | 0             | 27             | 0            | 0             |
| NEW CASTLE COUNTY TOTAL | 41                   | 2    | 423  | 23   | 499  | 0              | 1            | 0             | 27             | 0            | 0             |
| Dover                   | 20                   | 0    | 0    | 8    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Smyrna                  | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Milford (K)             | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Harrington              | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Camden                  | --                   | --   | --   | --   | 0    | --             | --           | --            | 0              | 0            | 0             |
| Kent Balance            | 18                   | 0    | 1    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| KENT COUNTY TOTAL       | 48                   | 0    | 1    | 8    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Bethany                 | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Laurel                  | 0                    | 0    | 4    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Lewes                   | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Milford (S)             | 0                    | 0    | 0    | 0    | 5    | 0              | 0            | 0             | 5              | 0            | 0             |
| Rehoboth                | 0                    | 0    | 1    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Seaford                 | 0                    | 1    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Milton                  | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Millsboro               | 0                    | 1    | 0    | 4    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| Georgetown              | 0                    | 0    | 0    | 0    | 8    | 0              | 0            | 0             | 0              | 0            | 0             |
| Sussex Balance          | 0                    | 1    | 15   | 3    | 0    | 0              | 0            | 0             | 0              | 0            | 0             |
| SUSSEX COUNTY TOTAL     | 0                    | 3    | 20   | 7    | 13   | 0              | 0            | 0             | 0              | 0            | 0             |
| STATE TOTAL             | 89                   | 5    | 444  | 38   | 512  | 0              | 1            | 0             | 32             | 0            | 0             |



CHART 7

| LOCALITY                | RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY |         |       |         |                             |         |       |         |
|-------------------------|-------------------------------------------------------|---------|-------|---------|-----------------------------|---------|-------|---------|
|                         | NUMBER OF UNITS DEMOLISHED                            |         |       |         | NUMBER OF OCCUPANCY PERMITS |         |       |         |
|                         | 1978                                                  |         | 1979  |         | 1978                        |         | 1979  |         |
|                         | TOTAL                                                 | 3rd QTR | TOTAL | 3rd QTR | TOTAL                       | 3rd QTR | TOTAL | 3rd QTR |
| Wilmington              | 107                                                   | 43      | 77    | 32      | 105                         | 23      | 184   | 42      |
| Newark                  | 7                                                     | 1       | 4     | 1       | 63                          | 22      | 16    | 4       |
| New Castle              | 1                                                     | 0       | 0     | 0       | 0                           | 0       | 0     | 0       |
| Elsmere                 | 2                                                     | 1       | 1     | 0       | 0                           | 0       | 0     | 0       |
| Bellefonte              | 0                                                     | 0       | 0     | 0       | 0                           | 0       | 0     | 0       |
| NEW CASTLE COUNTY       |                                                       |         |       |         |                             |         |       |         |
| BALANCE                 | 46                                                    | 10      | 23    | 8       | 1,549                       | 447     | 1,289 | 467     |
| NEW CASTLE COUNTY TOTAL | 163                                                   | 55      | 105   | 41      | 1,717                       | 492     | 1,481 | 505     |
| Dover                   | 8                                                     | 4       | 8     | 2       | 126                         | 35      | 106   | 41      |
| Smyrna                  | 16                                                    | 3       | 7     | 6       | 11                          | 2       | 4     | 0       |
| Milford (K)             | 5                                                     | 0       | 0     | 0       | 2                           | 0       | 2     | 2       |
| Harrington              | 4                                                     | 2       | 1     | 0       | 2                           | 1       | 1     | 1       |
| Camden                  | 0                                                     | --      | 1     | 0       | 1                           | 0       | 2     | 2       |
| KENT COUNTY BALANCE     | 54                                                    | 24      | 40    | 13      | --                          | --      | --    | --      |
| KENT COUNTY TOTAL       | 87                                                    | 33      | 57    | 21      | 142                         | 38      | 115   | 46      |
| Bethany                 | 3                                                     | 1       | 1     | 0       | 61                          | 14      | 62    | 27      |
| Laurel                  | 20                                                    | 1       | 15    | 1       | 34                          | 32      | 6     | 3       |
| Lewes                   | 3                                                     | 0       | 4     | 1       | 11                          | 1       | 5     | 1       |
| Milford (S)             | 1                                                     | 0       | 0     | 0       | 1                           | 0       | 9     | 4       |
| Rehoboth                | 5                                                     | 2       | 1     | 0       | 31                          | 16      | 9     | 3       |
| Seaford                 | 7                                                     | 0       | 1     | 0       | 2                           | 0       | 4     | 2       |
| Milton                  | 0                                                     | 0       | 3     | 0       | 0                           | 0       | 0     | 0       |
| Millsboro               | 9                                                     | 3       | 0     | 0       | 6                           | 2       | 33    | 0       |
| Georgetown              | 0                                                     | 0       | 0     | 0       | 0                           | 0       | 0     | 0       |
| SUSSEX COUNTY           |                                                       |         |       |         |                             |         |       |         |
| BALANCE                 | 0                                                     | 0       | 0     | 0       | 662                         | 148     | 580   | 159     |
| SUSSEX COUNTY TOTAL     | 48                                                    | 7       | 25    | 2       | 808                         | 213     | 708   | 199     |
| STATE TOTAL             | 298                                                   | 95      | 187   | 64      | 2,667                       | 743     | 2,304 | 750     |

CHART 8-A

PUBLICLY ASSISTED HOUSING UNITS 5/

| AGENCY AND<br>TYPE OF ASSISTANCE | NUMBER OF ASSISTS |                         |                |                  |
|----------------------------------|-------------------|-------------------------|----------------|------------------|
|                                  | AREA              |                         |                |                  |
|                                  | STATE             | NEW<br>CASTLE<br>COUNTY | KENT<br>COUNTY | SUSSEX<br>COUNTY |
| FEDERAL HOUSING ADMINISTRATION   |                   |                         |                |                  |
| Single-family: Insured           | 64                | 64                      | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 170               | 0                       | 169            | 1                |
| Subsidized                       | 1                 | 0                       | 0              | 1                |
| 1975 TOTAL                       | 234               | 64                      | 169            | 1                |
| Single-family: Insured           | 11                | 11                      | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 208               | 208                     | 0              | 0                |
| Subsidized                       | 208               | 208                     | 0              | 0                |
| 1976 TOTAL                       | 219               | 219                     | 0              | 0                |
| Single-family: Insured           | 15                | 15                      | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 469               | 469                     | 0              | 0                |
| Subsidized                       | 100               | 100                     | 0              | 0                |
| 1977 TOTAL                       | 484               | 484                     | 0              | 0                |
| Single-family: Insured           | 11                | 11                      | 0              | 0                |
| Subsidized                       | 8                 | 8                       | 0              | 0                |
| Multi-family: Insured            | 0                 | 0                       | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 3rd QUARTER, 1978 TOTAL          | 11                | 11                      | 0              | 0                |
| Single-family: Insured           | 25                | 25                      | 0              | 0                |
| Subsidized                       | 19                | 19                      | 0              | 0                |
| Multi-family: Insured            | 160               | 160                     | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 1978 TOTAL                       | 185               | 185                     | 0              | 0                |
| Single-family: Insured           | 1                 | 0                       | 1              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 0                 | 0                       | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 3rd QUARTER, 1979 TOTAL          | 1                 | 0                       | 1              | 0                |
| Single-family: Insured           | 6                 | 2                       | 4              | 0                |
| Subsidized                       | 4                 | 2                       | 2              | 0                |
| Multi-family: Insured            | 0                 | 0                       | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 1979 TOTAL                       | 6                 | 2                       | 4              | 0                |
| PUBLIC HOUSING (HUD)             | 176               | 11                      | 165            | 0                |
| 1975 TOTAL                       | 1                 | 1                       | 0              | 0                |
| 1976 TOTAL                       | 0                 | 0                       | 0              | 0                |
| 1977 TOTAL                       | 126               | 126                     | 0              | 0                |
| 1978 TOTAL                       | 0                 | 0                       | 0              | 0                |
| 3rd QUARTER, 1978 TOTAL          | 126               | 126                     | 0              | 0                |
| TOTAL 1979                       | 0                 | 0                       | 0              | 0                |
| 3rd QUARTER, 1979 TOTAL          | 0                 | 0                       | 0              | 0                |

CHART 8-B

## PUBLICLY ASSISTED HOUSING UNITS

| AGENCY AND<br>TYPE OF ASSISTANCE | NUMBER OF ASSISTS |                         |                |                  |
|----------------------------------|-------------------|-------------------------|----------------|------------------|
|                                  | AREA              |                         |                |                  |
|                                  | STATE             | NEW<br>CASTLE<br>COUNTY | KENT<br>COUNTY | SUSSEX<br>COUNTY |
| FARMERS HOME ADMINISTRATION      |                   |                         |                |                  |
| Single-family                    | 576               | 292                     | 125            | 159              |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| TOTAL 1975                       | 576               | 292                     | 125            | 159              |
| Single-family                    | 314               | 106                     | 132            | 76               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| TOTAL 1976                       | 314               | 106                     | 132            | 76               |
| Single-family                    | 107               | 25                      | 40             | 42               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| TOTAL 1977                       | 107               | 25                      | 40             | 42               |
| Single-family                    | 7                 | 0                       | 0              | 7                |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 3rd QUARTER, 1978 TOTAL          | 7                 | 0                       | 0              | 7                |
| Single-family                    | 70                | 4                       | 23             | 43               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 1978 TOTAL                       | 70                | 4                       | 23             | 43               |
| Single-family                    | 34                | 10                      | 9              | 15               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 3rd QUARTER, 1979 TOTAL          | 34                | 10                      | 9              | 15               |
| Single-family                    | 137               | 50                      | 28             | 59               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 1979 TOTAL                       | 137               | 50                      | 28             | 59               |
| VETERANS ADMINISTRATION          |                   |                         |                |                  |
| 1975 TOTAL                       | 19                | 7                       | 9              | 3                |
| 1976 TOTAL                       | 42                | 22                      | 19             | 1                |
| 1977 TOTAL                       | 54                | 35                      | 16             | 3                |
| 1978 TOTAL                       | 51                | 51                      | 0              | 0                |
| 3rd QUARTER, 1978 TOTAL          | 17                | 17                      | 0              | 0                |
| 1979 TOTAL                       | 43                | 29                      | 14             | 0                |
| 3rd QUARTER, 1979 TOTAL          | 14                | 0                       | 14             | 0                |

CHART 9

## DELAWARE DIVISION OF HOUSING

| TYPE OF UNIT<br>AND STATUS | NUMBER OF UNITS |                         |                |                  |
|----------------------------|-----------------|-------------------------|----------------|------------------|
|                            | AREA            |                         |                |                  |
|                            | STATE           | NEW<br>CASTLE<br>COUNTY | KENT<br>COUNTY | SUSSEX<br>COUNTY |
| 1975                       |                 |                         |                |                  |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 310             | 0                       | 310            | 0                |
| STARTS TOTAL               | 314             | 4                       | 310            | 0                |
| Single-Family              | 2               | 2                       | 0              | 0                |
| Multi-family               | 308             | 208                     | 0              | 100              |
| COMPLETIONS TOTAL          | 310             | 210                     | 0              | 100              |
| 1976                       |                 |                         |                |                  |
| Single-family              | 3               | 3                       | 0              | 0                |
| Multi-family               | 39              | 0                       | 0              | 39               |
| STARTS TOTAL               | 42              | 3                       | 0              | 39               |
| Single-family              | 3               | 3                       | 0              | 0                |
| Multi-family               | 39              | 0                       | 0              | 39               |
| COMPLETIONS TOTAL          | 42              | 3                       | 0              | 39               |
| 1977                       |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 285             | 261                     | 0              | 24               |
| STARTS TOTAL               | 285             | 261                     | 0              | 24               |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| COMPLETIONS TOTAL          | 0               | 0                       | 0              | 0                |
| 1978                       |                 |                         |                |                  |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 285             | 285                     | 0              | 0                |
| STARTS TOTAL               | 289             | 289                     | 0              | 0                |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 81              | 0                       | 57             | 24               |
| COMPLETIONS TOTAL          | 85              | 4                       | 57             | 24               |
| 3rd. QUARTER, 1978         |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 209             | 209                     | 0              | 0                |
| STARTS TOTAL               | 209             | 209                     | 0              | 0                |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| COMPLETIONS TOTAL          | 4               | 4                       | 0              | 0                |
| 1979                       |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 426             | 426                     | 0              | 0                |
| STARTS TOTAL               | 426             | 426                     | 0              | 0                |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 404             | 404                     | 0              | 0                |
| COMPLETIONS TOTAL          | 404             | 404                     | 0              | 0                |
| 3rd. QUARTER, 1979         |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| STARTS TOTAL               | 0               | 0                       | 0              | 0                |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 208             | 208                     | 0              | 0                |
| COMPLETIONS TOTAL          | 208             | 208                     | 0              | 0                |

CHART 10

## HEATING FUEL IN NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS WITH SPECIFIED FUEL |     |       |       |                   |     |       |       |      |     |       |       |                   |     |       |       |
|------------------|-----------------------------------------|-----|-------|-------|-------------------|-----|-------|-------|------|-----|-------|-------|-------------------|-----|-------|-------|
|                  | 1978                                    |     |       |       | 3rd. Quarter 1978 |     |       |       | 1979 |     |       |       | 3rd. Quarter 1979 |     |       |       |
|                  | Oil                                     | Gas | Elec. | Other | Oil               | Gas | Elec. | Other | Oil  | Gas | Elec. | Other | Oil               | Gas | Elec. | Other |
| Wilmington       | 149                                     | 0   | 9     | 0     | 51                | 0   | 0     | 0     | 7    | 144 | 29    | 0     | 4                 | 1   | 6     | 0     |
| Newark           | 33                                      | 1   | 0     | 0     | 11                | 1   | 0     | 0     | 9    | 151 | 0     | 0     | 2                 | 1   | 0     | 0     |
| New Castle       | 4                                       | 0   | 0     | 0     | 0                 | 0   | 0     | 0     | 2    | 1   | 0     | 0     | 0                 | 1   | 0     | 0     |
| Elsmere          | 0                                       | 0   | 0     | 0     | 0                 | 0   | 0     | 0     | 0    | 0   | 0     | 0     | 0                 | 0   | 0     | 0     |
| Bellefonte       | 0                                       | 0   | 1     | 0     | 0                 | 0   | 0     | 0     | 0    | 0   | 0     | 0     | 0                 | 0   | 0     | 0     |
| N.C. Co. Balance | 1121                                    | 46  | 367   | 9     | 305               | 19  | 255   | 0     | 742  | 68  | 339   | 1     | 247               | 43  | 162   | 0     |
| N.C. Co. TOTAL   | 1307                                    | 47  | 377   | 9     | 367               | 20  | 255   | 0     | 760  | 364 | 368   | 1     | 253               | 46  | 168   | 0     |
| Dover            | 89                                      | 8   | 112   | 0     | 11                | 8   | 16    | 0     | 64   | 6   | 8     | 0     | 30                | 6   | 0     | 0     |
| Smyrna           | 4                                       | 2   | 2     | 0     | 1                 | 0   | 0     | 0     | 4    | 1   | 1     | 0     | 0                 | 1   | 0     | 0     |
| Milford (K)      | 0                                       | 0   | 3     | 0     | 0                 | 0   | 2     | 0     | 0    | 0   | 0     | 0     | 0                 | 0   | 0     | 0     |
| Harrington       | 1                                       | 0   | 1     | 0     | 0                 | 0   | 0     | 0     | 1    | 0   | 0     | 0     | 0                 | 0   | 0     | 0     |
| Camden           | -                                       | -   | -     | -     | 0                 | 0   | 0     | 0     | 0    | 1   | 1     | 0     | 0                 | 1   | 1     | 0     |
| K. Co. Balance   | 156                                     | 3   | 152   | 7     | 57                | 3   | 36    | 4     | 84   | 1   | 95    | 3     | 39                | 1   | 36    | 3     |
| K. Co. TOTAL     | 250                                     | 13  | 270   | 7     | 69                | 11  | 54    | 4     | 153  | 9   | 105   | 3     | 69                | 9   | 27    | 3     |
| Bethany          | 0                                       | 0   | 74    | 0     | 0                 | 0   | 23    | 0     | 0    | 0   | 43    | 0     | 0                 | 0   | 13    | 0     |
| Laurel           | 0                                       | 0   | 3     | 0     | 0                 | 0   | 0     | 0     | 1    | 0   | 1     | 0     | 0                 | 0   | 1     | 0     |
| Lewes            | 3                                       | 0   | 0     | 0     | 2                 | 0   | 0     | 0     | 4    | 0   | 0     | 0     | 1                 | 0   | 0     | 0     |
| Milford (S)      | 3                                       | 0   | 9     | 0     | 0                 | 0   | 0     | 0     | 0    | 0   | 47    | 0     | 0                 | 0   | 45    | 0     |
| Rehoboth         | 6                                       | 0   | 25    | 0     | 1                 | 0   | 7     | 0     | 2    | 1   | 19    | 0     | 0                 | 0   | 10    | 0     |
| Seaford          | 0                                       | 2   | 5     | 0     | 0                 | 0   | 0     | 0     | 1    | 1   | 1     | 0     | 0                 | 1   | 1     | 0     |
| Milton           | 0                                       | 0   | 1     | 0     | 0                 | 0   | 1     | 0     | 0    | 0   | 1     | 0     | 0                 | 0   | 0     | 0     |
| Millsboro        | 1                                       | 2   | 38    | 0     | 1                 | 0   | 2     | 0     | 1    | 0   | 0     | 0     | 0                 | 0   | 0     | 0     |
| Georgetown       | 0                                       | 0   | 3     | 0     | 0                 | 0   | 2     | 0     | 8    | 0   | 4     | 0     | 0                 | 0   | 0     | 0     |
| S. Co. Balance   | 189                                     | 8   | 450   | 7     | 40                | 2   | 128   | 1     | 56   | 1   | 335   | 4     | 16                | 0   | 153   | 3     |
| S. Co. TOTAL     | 203                                     | 12  | 608   | 7     | 44                | 2   | 163   | 1     | 73   | 3   | 471   | 4     | 17                | 1   | 223   | 3     |
| STATE TOTAL      | 1760                                    | 72  | 1255  | 23    | 480               | 33  | 472   | 5     | 986  | 376 | 944   | 8     | 339               | 56  | 428   | 6     |



CHART 11

## SQUARE FOOTAGE OF NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS BY SQUARE FOOT PER UNIT |               |              |               |               |              |               |               |              |               |               |              |
|------------------|---------------------------------------------|---------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                  | 1978                                        |               |              | 3rd QTR. 1978 |               |              | 1979          |               |              | 3rd QTR. 1979 |               |              |
|                  | under<br>1000                               | 1000-<br>1500 | over<br>1500 | under<br>1000 | 1000-<br>1500 | over<br>1500 | under<br>1000 | 1000-<br>1500 | over<br>1500 | under<br>1000 | 1000-<br>1500 | over<br>1500 |
| Wilmington       | 0                                           | 132           | 26           | 0             | 35            | 16           | 136           | 16            | 28           | 0             | 10            | 1            |
| Newark           | 12                                          | 2             | 20           | 0             | 0             | 12           | 150           | 0             | 10           | 0             | 0             | 3            |
| New Castle       | 0                                           | 4             | 1            | 0             | 0             | 0            | 0             | 1             | 2            | 0             | 1             | 0            |
| Elsmere          | 0                                           | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            |
| Bellefonte       | 0                                           | 1             | 0            | 0             | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            |
| N.C. Co. Balance | 224                                         | 397           | 922          | 210           | 129           | 240          | 191           | 351           | 608          | 112           | 113           | 227          |
| N.C. Co. TOTAL   | 236                                         | 536           | 961          | 210           | 164           | 268          | 477           | 368           | 648          | 112           | 124           | 231          |
| Dover            | 102                                         | 26            | 81           | 6             | 13            | 16           | 0             | 11            | 53           | 0             | 6             | 30           |
| Smyrna           | 2                                           | 5             | 1            | 0             | 1             | 0            | 0             | 7             | 9            | 0             | 0             | 1            |
| Milford (K)      | 0                                           | 3             | 1            | 0             | 2             | 0            | 0             | 2             | 2            | 0             | 0             | 0            |
| Harrington       | 0                                           | 0             | 2            | 0             | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            |
| Camden           | -                                           | -             | -            | 0             | 0             | 0            | 0             | 1             | 1            | 0             | 1             | 1            |
| K. Co. Balance   | 9                                           | 150           | 163          | 1             | 48            | 51           | 3             | 68            | 124          | 2             | 30            | 47           |
| K. Co. TOTAL     | 113                                         | 184           | 248          | 7             | 64            | 67           | 3             | 89            | 189          | 2             | 37            | 79           |
| Bethany          | 2                                           | 77            | 6            | 0             | 23            | 0            | 0             | 43            | 0            | 0             | 13            | 0            |
| Laurel           | 1                                           | 2             | 0            | 0             | 0             | 0            | 0             | 2             | 0            | 0             | 1             | 0            |
| Lewes            | 0                                           | 2             | 1            | 0             | 2             | 0            | 2             | 2             | 0            | 0             | 1             | 0            |
| Milford (S)      | 0                                           | 8             | 3            | 0             | 0             | 0            | 40            | 6             | 1            | 40            | 5             | 0            |
| Rehoboth         | 1                                           | 20            | 10           | 1             | 6             | 1            | 0             | 13            | 9            | 0             | 7             | 3            |
| Seaford          | 1                                           | 6             | 1            | 0             | 0             | 0            | 0             | 2             | 1            | 0             | 2             | 0            |
| Milton           | 0                                           | 1             | 0            | 0             | 1             | 0            | 0             | 1             | 0            | 0             | 0             | 0            |
| Millsboro        | 36                                          | 0             | 5            | 0             | 0             | 3            | 0             | 1             | 0            | 0             | 0             | 0            |
| Georgetown       | 0                                           | 3             | 0            | 0             | 2             | 0            | 0             | 12            | 0            | 0             | 0             | 0            |
| S. Co. Balance   | 61                                          | 300           | 293          | 14            | 89            | 68           | 27            | 191           | 198          | 8             | 81            | 83           |
| S. Co. TOTAL     | 102                                         | 419           | 320          | 15            | 123           | 72           | 69            | 273           | 209          | 48            | 110           | 86           |
| STATE TOTAL      | 451                                         | 1,139         | 1,529        | 232           | 351           | 407          | 549           | 730           | 1,046        | 162           | 271           | 396          |

CHART 12-A

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |     |      |     |      |     |        |     |                   |     |      |     |      |     |        |     |
|------------------|------------------------------------------|-----|------|-----|------|-----|--------|-----|-------------------|-----|------|-----|------|-----|--------|-----|
|                  | 1978                                     |     |      |     |      |     |        |     | 3rd. Quarter 1978 |     |      |     |      |     |        |     |
|                  | 1 BR                                     |     | 2 BR |     | 3 BR |     | 4 + BR |     | 1 BR              |     | 2 BR |     | 3 BR |     | 4 + BR |     |
|                  | S F                                      | M F | S F  | M F | S F  | M F | S F    | M F | S F               | M F | S F  | M F | S F  | M F | S F    | M F |
| Wilmington       | 0                                        | 141 | 32   | 0   | 49   | 0   | 10     | 0   | 0                 | 0   | 32   | 0   | 19   | 0   | 0      | 0   |
| Newark           | 1                                        | 12  | 1    | 0   | 21   | 0   | 27     | 0   | 0                 | 0   | 0    | 0   | 3    | 0   | 9      | 0   |
| New Castle       | 0                                        | 0   | 0    | 0   | 11   | 4   | 1      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Elsmere          | 0                                        | 0   | 0    | 0   | 5    | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Bellefonte       | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| N.C. Co. Balance | 6                                        | 573 | 64   | 411 | 1419 | 0   | 741    | 156 | 1                 | 208 | 19   | 1   | 239  | 0   | 111    | 0   |
| N.C. Co. TOTAL   | 7                                        | 726 | 97   | 411 | 1505 | 4   | 779    | 156 | 1                 | 208 | 51   | 1   | 261  | 0   | 120    | 0   |
| Dover            | 0                                        | 0   | 0    | 6   | 126  | 4   | 59     | 0   | 0                 | 0   | 0    | 6   | 25   | 0   | 4      | 0   |
| Smyrna           | 0                                        | 0   | 0    | 0   | 11   | 0   | 5      | 0   | 0                 | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Milford (K)      | 0                                        | 0   | 0    | 0   | 3    | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| Harrington       | 0                                        | 0   | 0    | 2   | 0    | 1   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Camden           | -                                        | -   | -    | -   | -    | -   | -      | -   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| K. Co. Balance   | 4                                        | 0   | 54   | 10  | 410  | 0   | 98     | 0   | 1                 | 0   | 12   | 0   | 74   | 0   | 13     | 0   |
| K. Co. TOTAL     | 4                                        | 0   | 56   | 16  | 551  | 4   | 162    | 0   | 1                 | 0   | 12   | 6   | 102  | 0   | 17     | 0   |
| Bethany          | 0                                        | 0   | 10   | 16  | 37   | 22  | 16     | 0   | 0                 | 0   | 0    | 8   | 7    | 8   | 0      | 0   |
| Laurel           | 0                                        | 16  | 1    | 16  | 1    | 0   | 1      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Lewes            | 25                                       | 0   | 0    | 0   | 8    | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| Milford (S)      | 0                                        | 2   | 0    | 0   | 10   | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Rehoboth         | 1                                        | 0   | 13   | 0   | 18   | 0   | 1      | 0   | 0                 | 0   | 2    | 0   | 6    | 0   | 0      | 0   |
| Seaford          | 0                                        | 0   | 0    | 0   | 12   | 0   | 1      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Milton           | 0                                        | 0   | 1    | 0   | 3    | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Millsboro        | 0                                        | 0   | 1    | 0   | 4    | 0   | 1      | 0   | 0                 | 0   | 1    | 0   | 1    | 0   | 1      | 0   |
| Georgetown       | 0                                        | 0   | 0    | 0   | 5    | 0   | 1      | 0   | 0                 | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| S. Co. Balance   | 12                                       | 32  | 150  | 62  | 757  | 4   | 97     | 0   | 2                 | 0   | 24   | 0   | 134  | 0   | 11     | 0   |
| S. Co. TOTAL     | 38                                       | 50  | 176  | 94  | 855  | 26  | 118    | 0   | 2                 | 0   | 27   | 8   | 153  | 8   | 12     | 0   |
| STATE TOTAL      | 49                                       | 776 | 329  | 521 | 2911 | 34  | 1059   | 156 | 4                 | 208 | 90   | 15  | 516  | 8   | 149    | 0*  |

CHART 12- B

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |     |      |     |       |     |        |     |                   |     |      |     |      |     |        |     |
|------------------|------------------------------------------|-----|------|-----|-------|-----|--------|-----|-------------------|-----|------|-----|------|-----|--------|-----|
|                  | 1979                                     |     |      |     |       |     |        |     | 3rd. Quarter 1979 |     |      |     |      |     |        |     |
|                  | 1 BR                                     |     | 2 BR |     | 3 BR  |     | 4 + BR |     | 1 BR              |     | 2 BR |     | 3 BR |     | 4 + BR |     |
|                  | S F                                      | M F | S F  | M F | S F   | M F | S F    | M F | S F               | M F | S F  | M F | S F  | M F | S F    | M F |
| Wilmington       | 0                                        | 136 | 12   | 0   | 31    | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 10   | 0   | 0      | 0   |
| Newark           | 0                                        | 150 | 0    | 0   | 0     | 0   | 10     | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 3      | 0   |
| New Castle       | 0                                        | 0   | 0    | 0   | 3     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Elsmere          | 0                                        | 0   | 0    | 0   | 0     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Bellefonte       | 0                                        | 0   | 0    | 0   | 0     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| N.C. Co. Balance | 0                                        | 240 | 20   | 76  | 572   | 0   | 278    | 0   | 0                 | 108 | 14   | 0   | 224  | 0   | 106    | 0   |
| N.C. Co. TOTAL   | 0                                        | 490 | 32   | 76  | 606   | 0   | 288    | 0   | 0                 | 108 | 14   | 0   | 235  | 0   | 109    | 0   |
| Dover            | 0                                        | 0   | 0    | 0   | 57    | 6   | 9      | 0   | 0                 | 0   | 0    | 0   | 30   | 6   | 0      | 0   |
| Smyrna           | 0                                        | 0   | 0    | 0   | 6     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Milford (K)      | 0                                        | 0   | 0    | 0   | 0     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Harrington       | 0                                        | 0   | 0    | 0   | 1     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Camden           | 0                                        | 0   | 0    | 0   | 2     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| K. Co. Balance   | 0                                        | 0   | 17   | 0   | 148   | 0   | 30     | 0   | 0                 | 0   | 7    | 0   | 61   | 0   | 11     | 0   |
| K. Co. TOTAL     | 0                                        | 0   | 17   | 0   | 214   | 6   | 39     | 0   | 0                 | 0   | 7    | 0   | 94   | 6   | 11     | 0   |
| Bethany          | 0                                        | 0   | 3    | 10  | 23    | 6   | 1      | 0   | 0                 | 0   | 1    | 2   | 8    | 2   | 0      | 0   |
| Laurel           | 0                                        | 0   | 0    | 0   | 2     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Lewes            | 0                                        | 2   | 1    | 0   | 1     | 0   | 0      | 0   | 0                 | 0   | 1    | 0   | 0    | 0   | 0      | 0   |
| Milford (S)      | 0                                        | 0   | 0    | 40  | 7     | 0   | 0      | 0   | 0                 | 0   | 0    | 40  | 5    | 0   | 0      | 0   |
| Rehoboth         | 0                                        | 0   | 1    | 0   | 19    | 0   | 2      | 0   | 0                 | 0   | 0    | 0   | 8    | 0   | 2      | 0   |
| Seaford          | 0                                        | 0   | 0    | 0   | 3     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| Milton           | 0                                        | 0   | 0    | 0   | 1     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Millsboro        | 0                                        | 0   | 0    | 0   | 1     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Georgetown       | 0                                        | 8   | 0    | 0   | 4     | 0   | 0      | 0   | 0                 | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| S. Co. Balance   | 3                                        | 0   | 59   | 0   | 322   | 4   | 28     | 0   | 2                 | 0   | 26   | 0   | 137  | 0   | 7      | 0   |
| S. Co. TOTAL     | 3                                        | 10  | 64   | 50  | 383   | 10  | 31     | 0   | 2                 | 0   | 28   | 42  | 161  | 2   | 9      | 0   |
| STATE TOTAL      | 3                                        | 500 | 113  | 126 | 1,203 | 22  | 358    | 0   | 2                 | 108 | 49   | 42  | 490  | 8   | 129    | 0   |

APPENDIX A

EXPLANATORY FOOTNOTES FOR THIRD QUARTER, 1979 DATA

"-" means not available

"0" means none reported

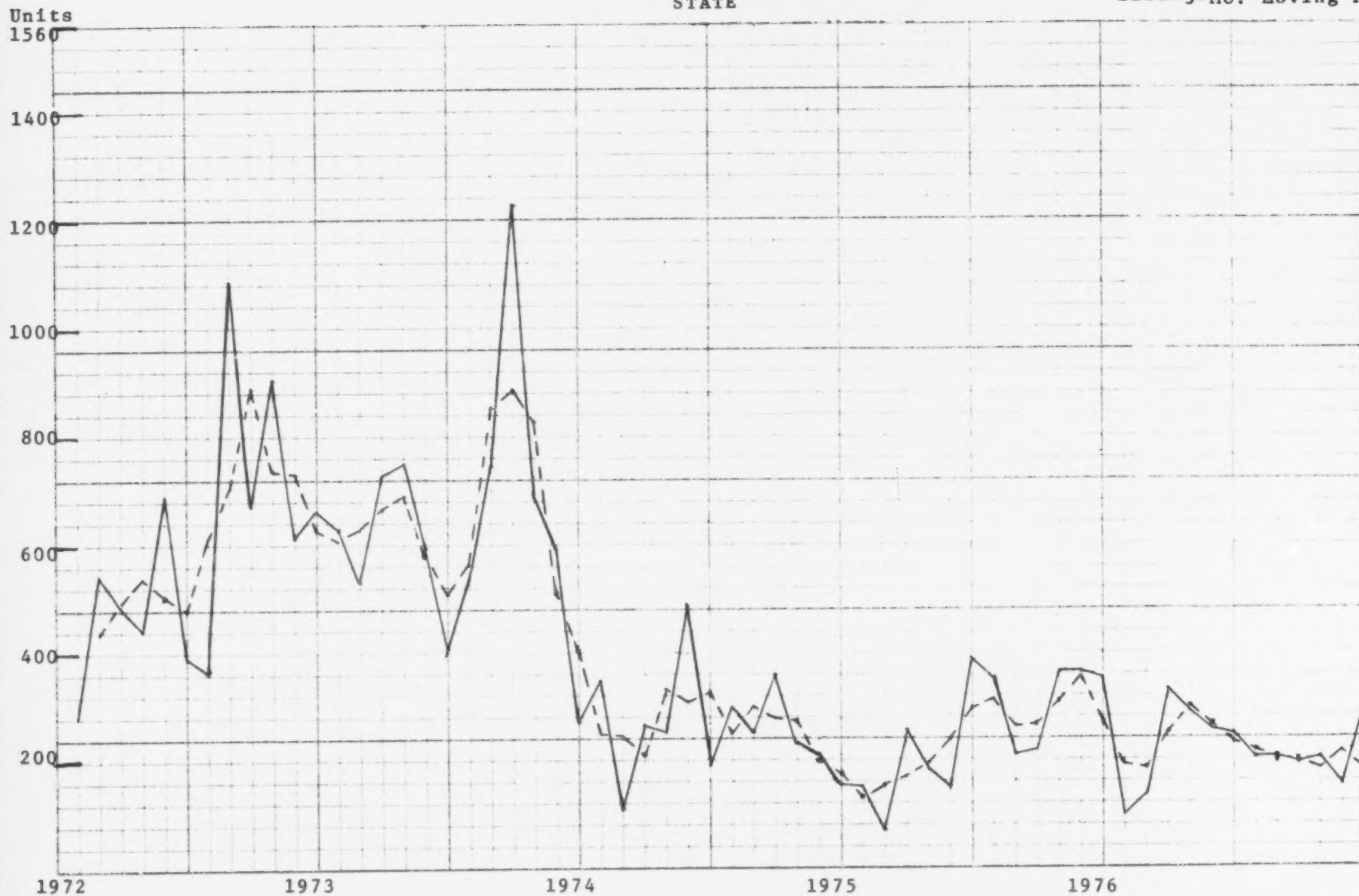
- 1/ Charts 1A, B, C: Units intended to be sold as condominiums are included in the multi-family category. During this period no permits were issued for condominiums.
- 2/ Charts 2A, B, C: Detail figures may not add up to the total in each chart due to the rounding of those figures to the thousands of dollars.
- 3/ Chart 4: The count of rehabilitated units is the number of permits issued for what can be considered substantial rehabilitation, defined as that which involves the altering or replacing of any three of the four following systems: electrical, heating, plumbing or structural.
- 4/ Chart 5: This figure is the number of mobile homes sold, as reported by the Division of Motor Vehicles, for each county.
- 5/ Chart 8A: For the Federal Housing Administration figures, the total units and insured units will be the same since all loans to date in Delaware are insured but not always subsidized.

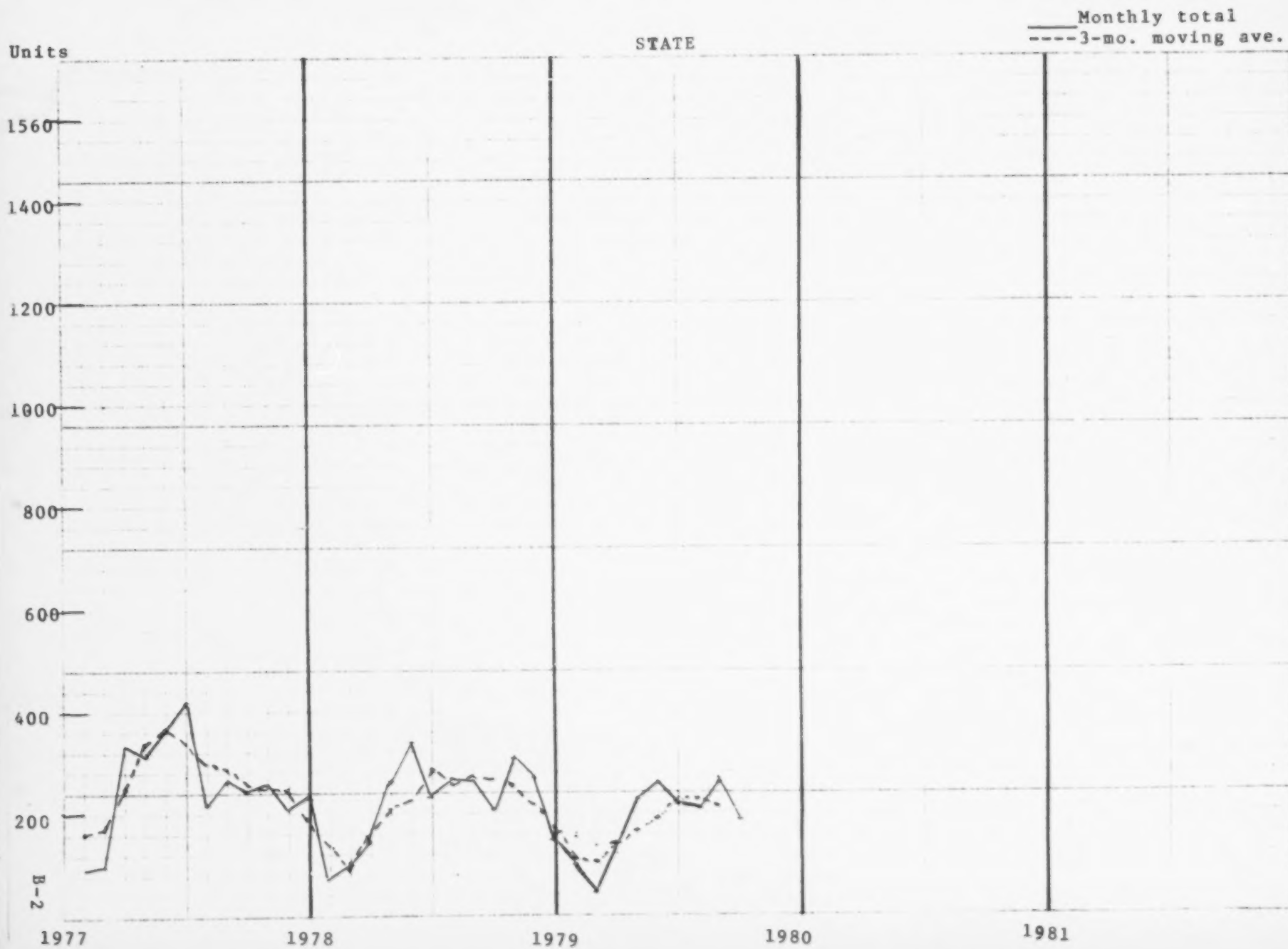
APPENDIX B

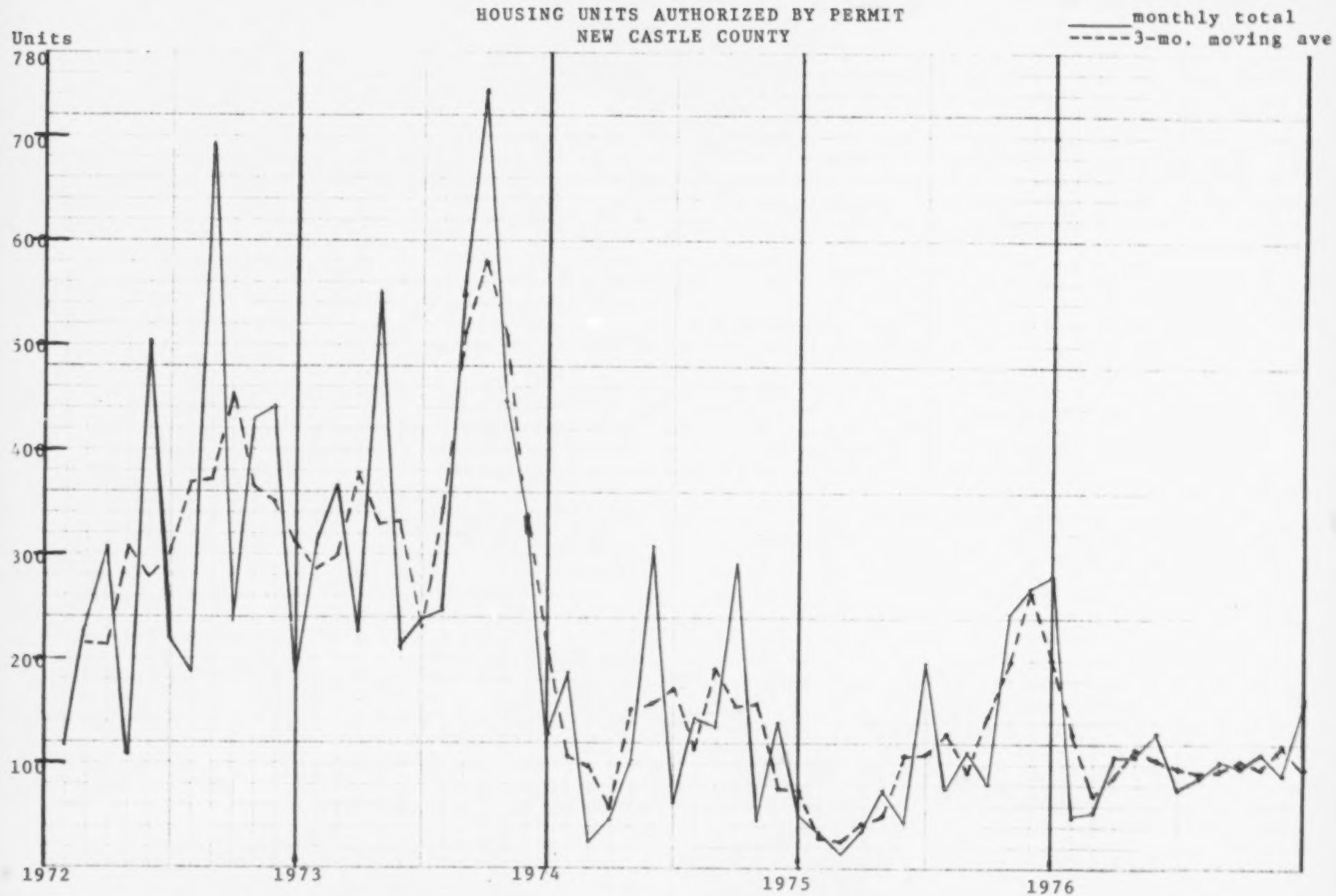
GRAPHS OF HOUSING UNITS  
AUTHORIZED BY MONTH

July, 1979 through September, 1979



HOUSING UNITS AUTHORIZED BY PERMIT  
STATE— Monthly total  
--- 3-Mo. Moving Ave

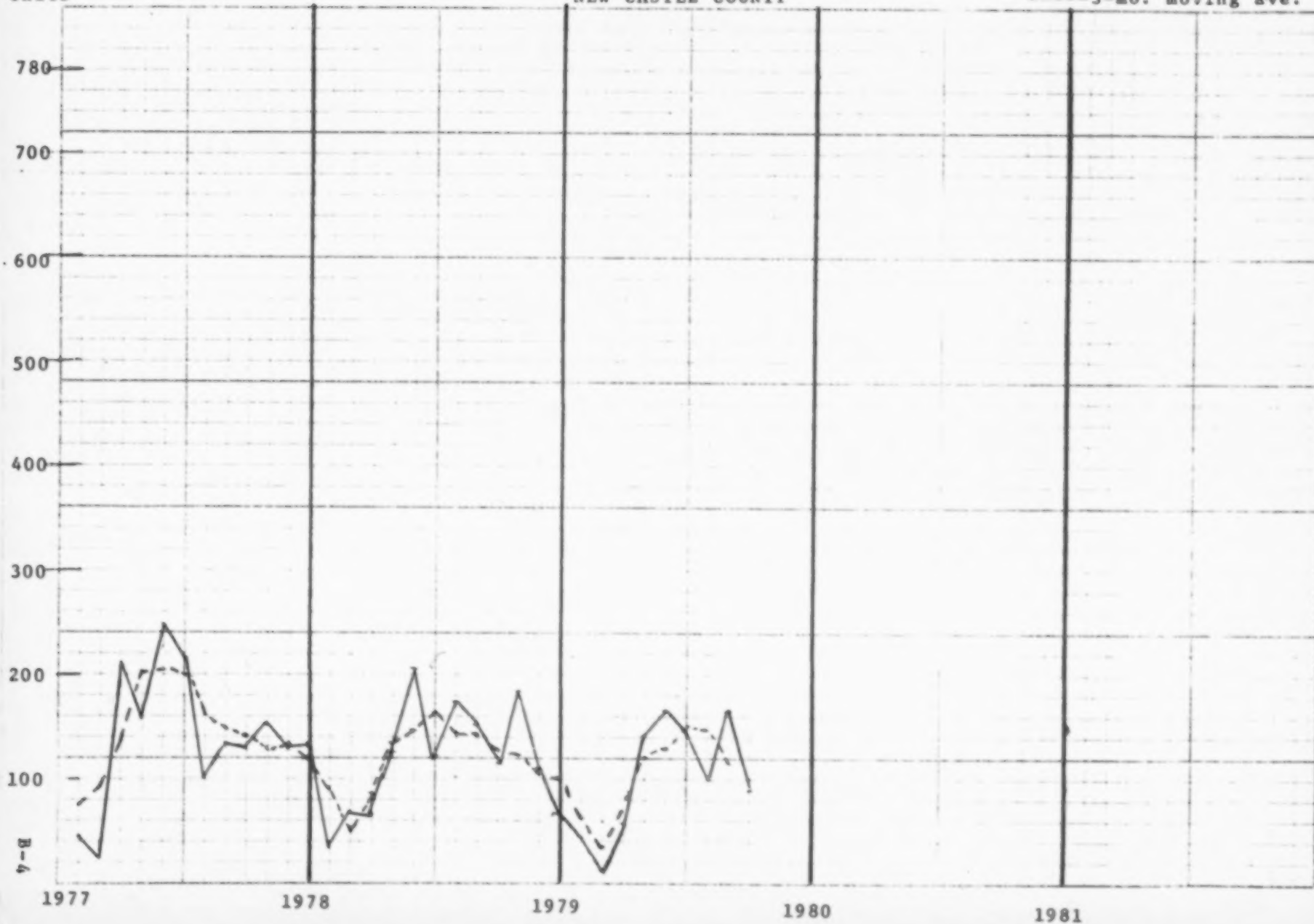


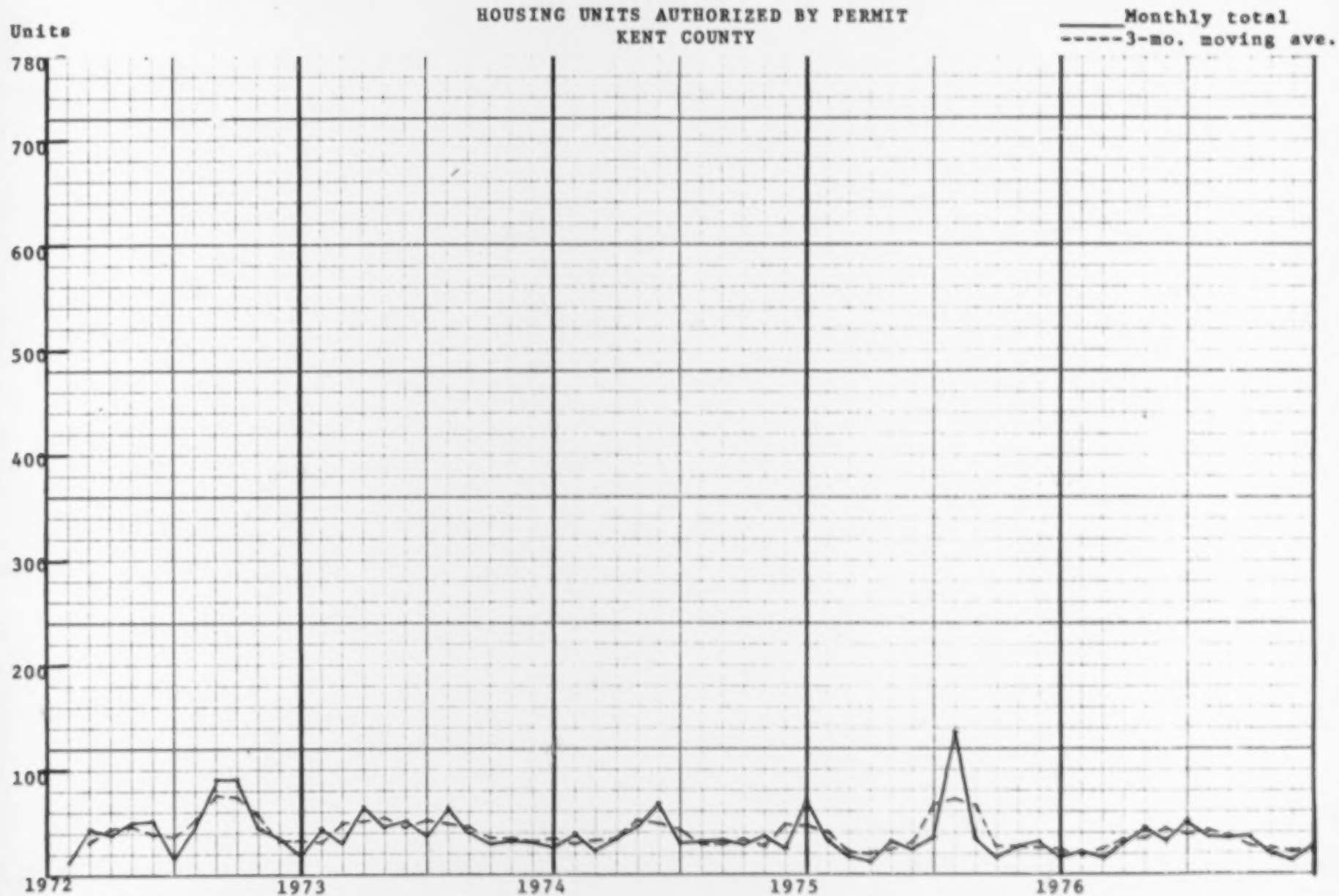
HOUSING UNITS AUTHORIZED BY PERMIT  
NEW CASTLE COUNTY

Units

NEW CASTLE COUNTY

—— monthly total  
----- 3-mo. moving ave.



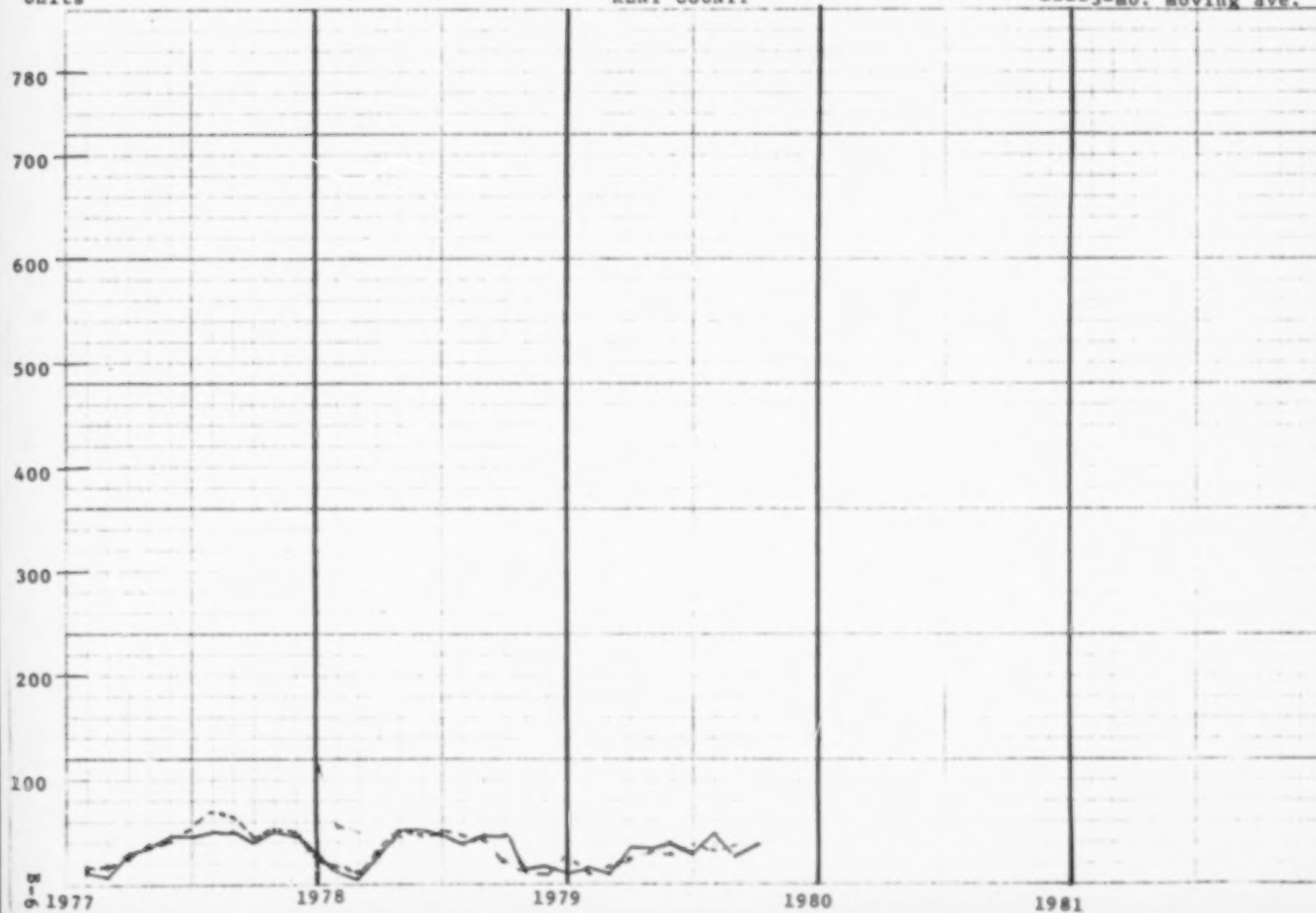
HOUSING UNITS AUTHORIZED BY PERMIT  
KENT COUNTY

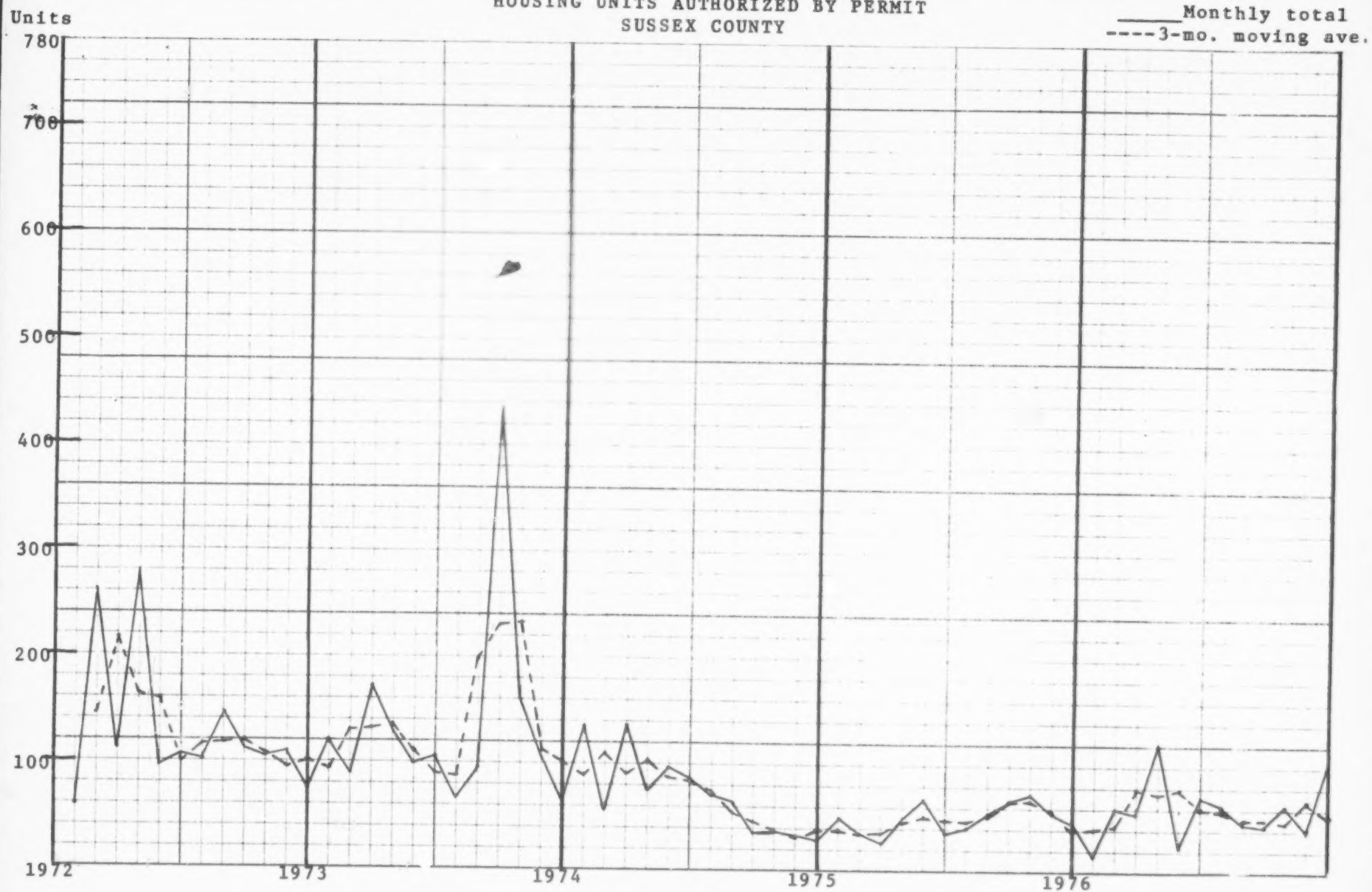


Units

KENT COUNTY

— monthly total  
---- 3-mo. moving ave.



HOUSING UNITS AUTHORIZED BY PERMIT  
SUSSEX COUNTY

Units

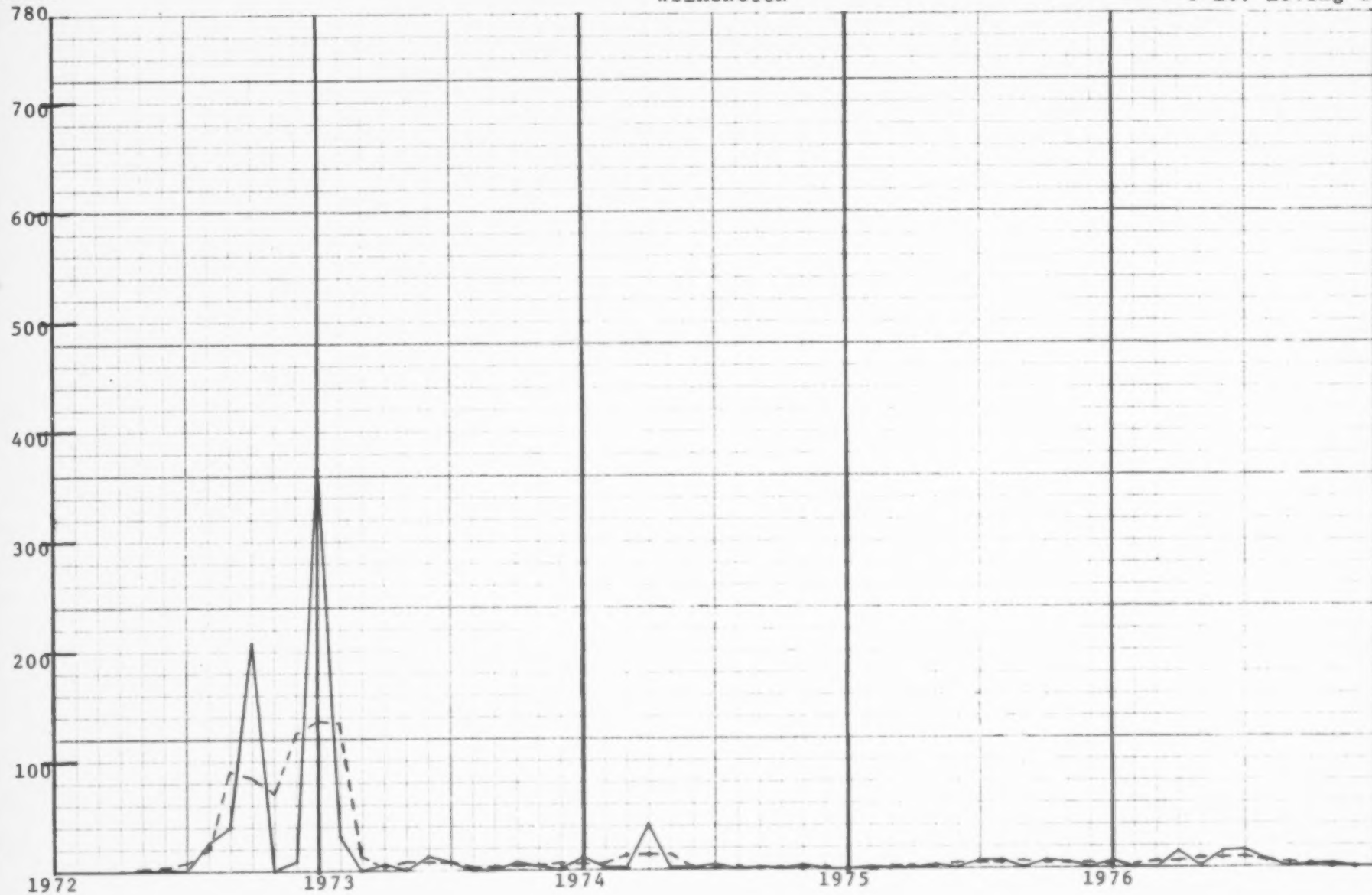
SUSSEX COUNTY

— monthly total  
--- 3-mo. moving ave



HOUSING UNITS AUTHORIZED BY PERMIT  
WILMINGTON

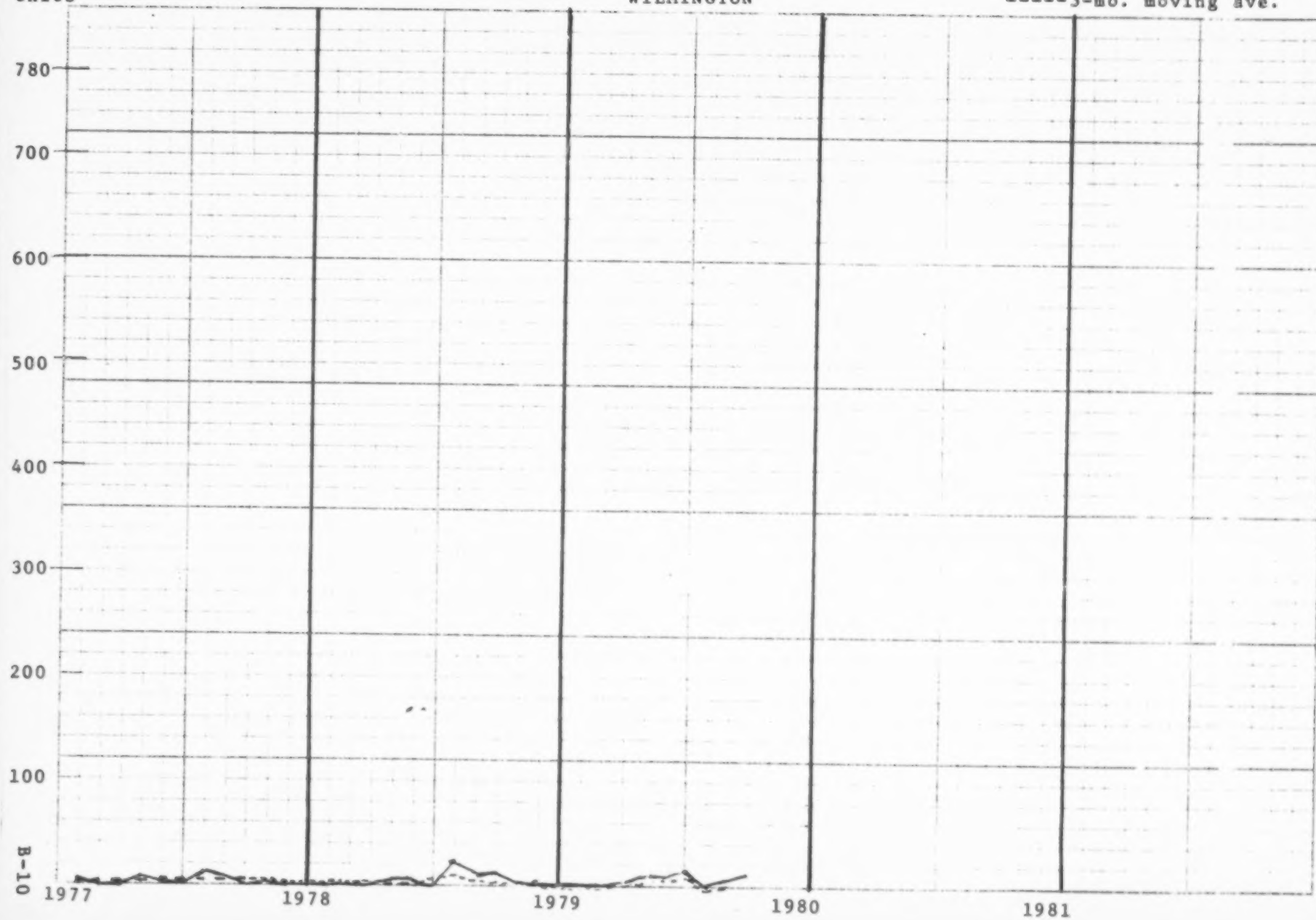
Units

Monthly total  
-----3-mo. moving ave.

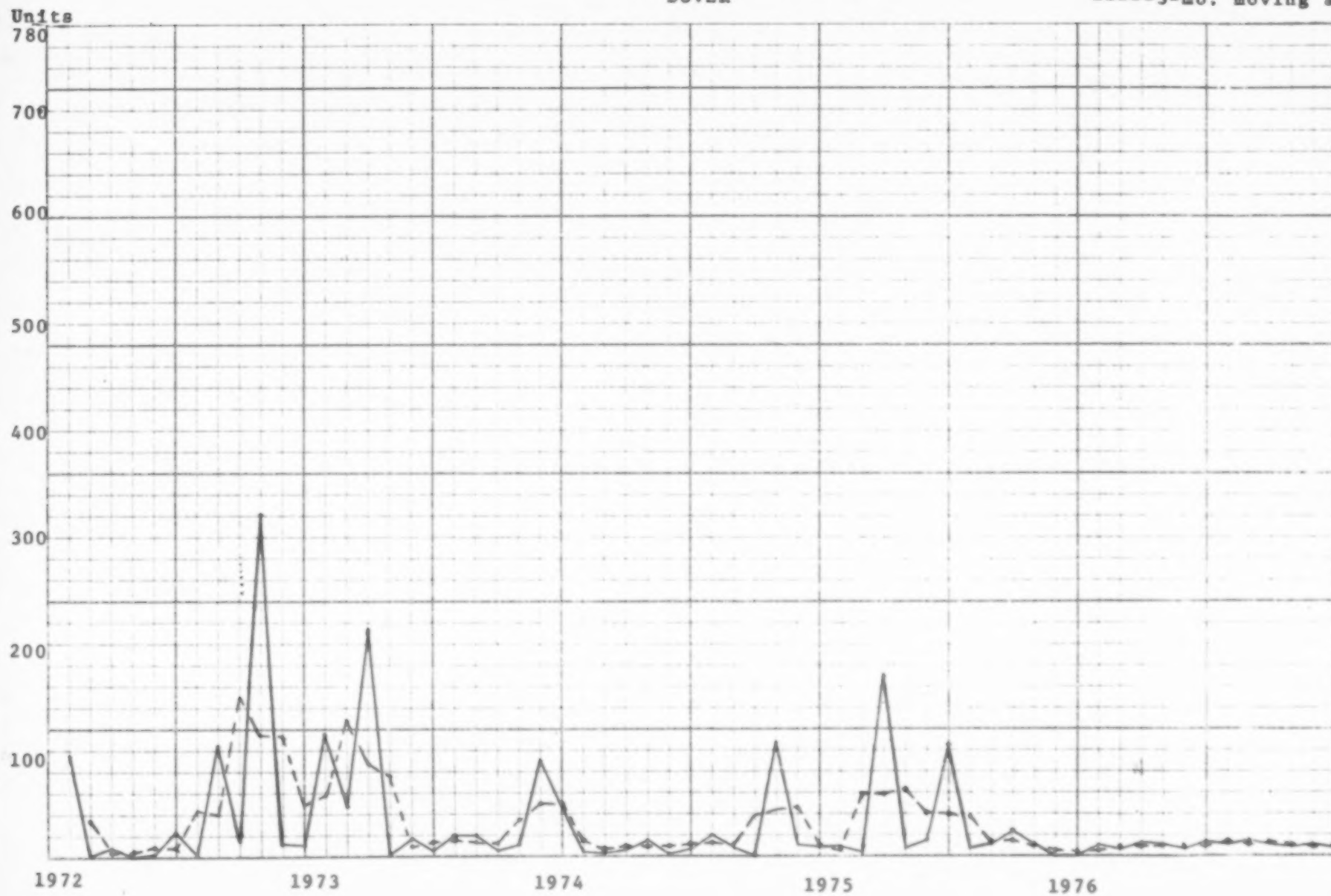
Units

WILMINGTON

—— monthly total  
----- 3-mo. moving ave.





HOUSING UNITS AUTHORIZED BY PERMIT  
DOVERMonthly total  
-----3-mo. moving ave

Units

DOVER

— monthly total  
----- 3-mo. moving ave.

780

700

600

500

400

300

200

100

B-12

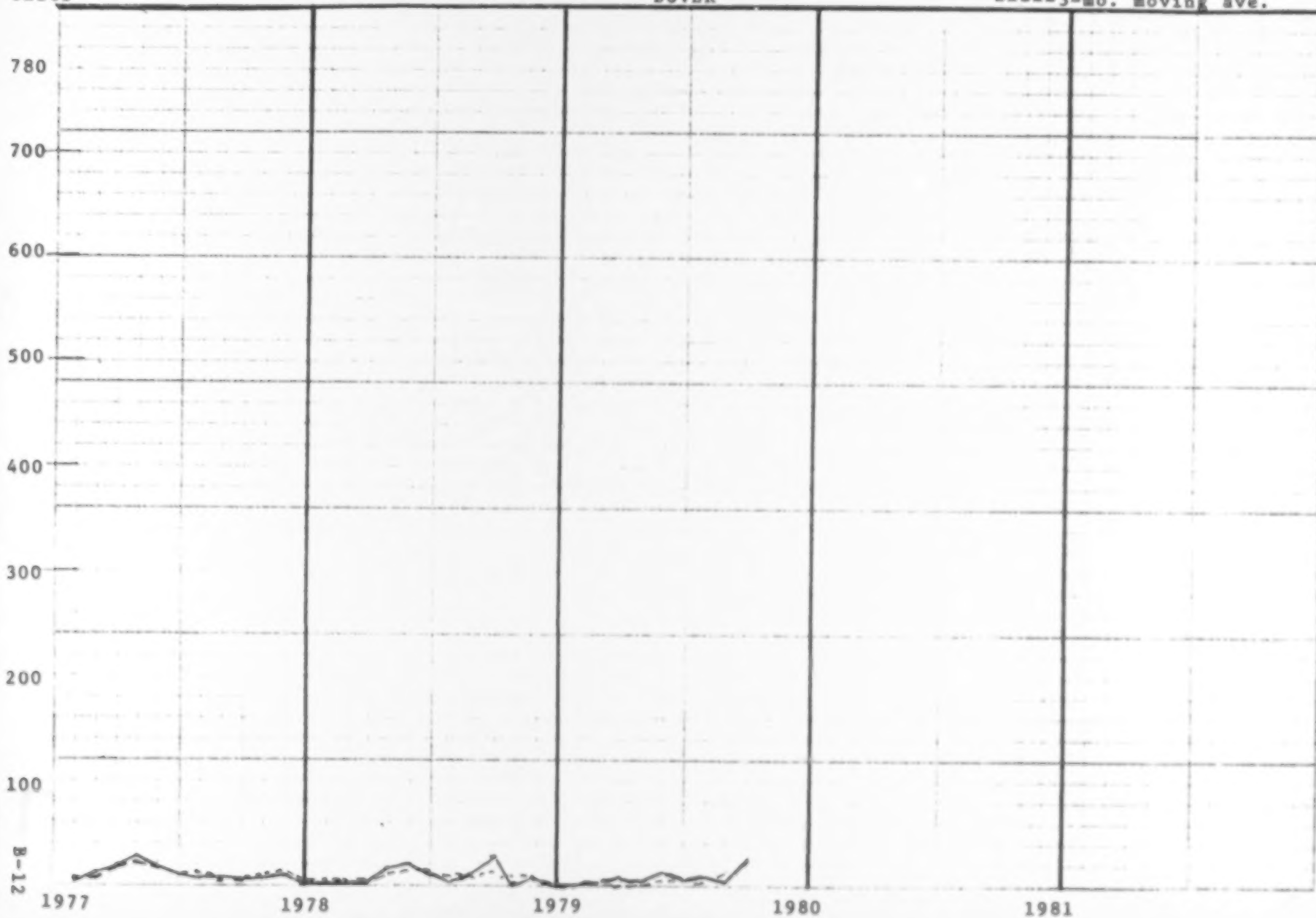
1977

1978

1979

1980

1981

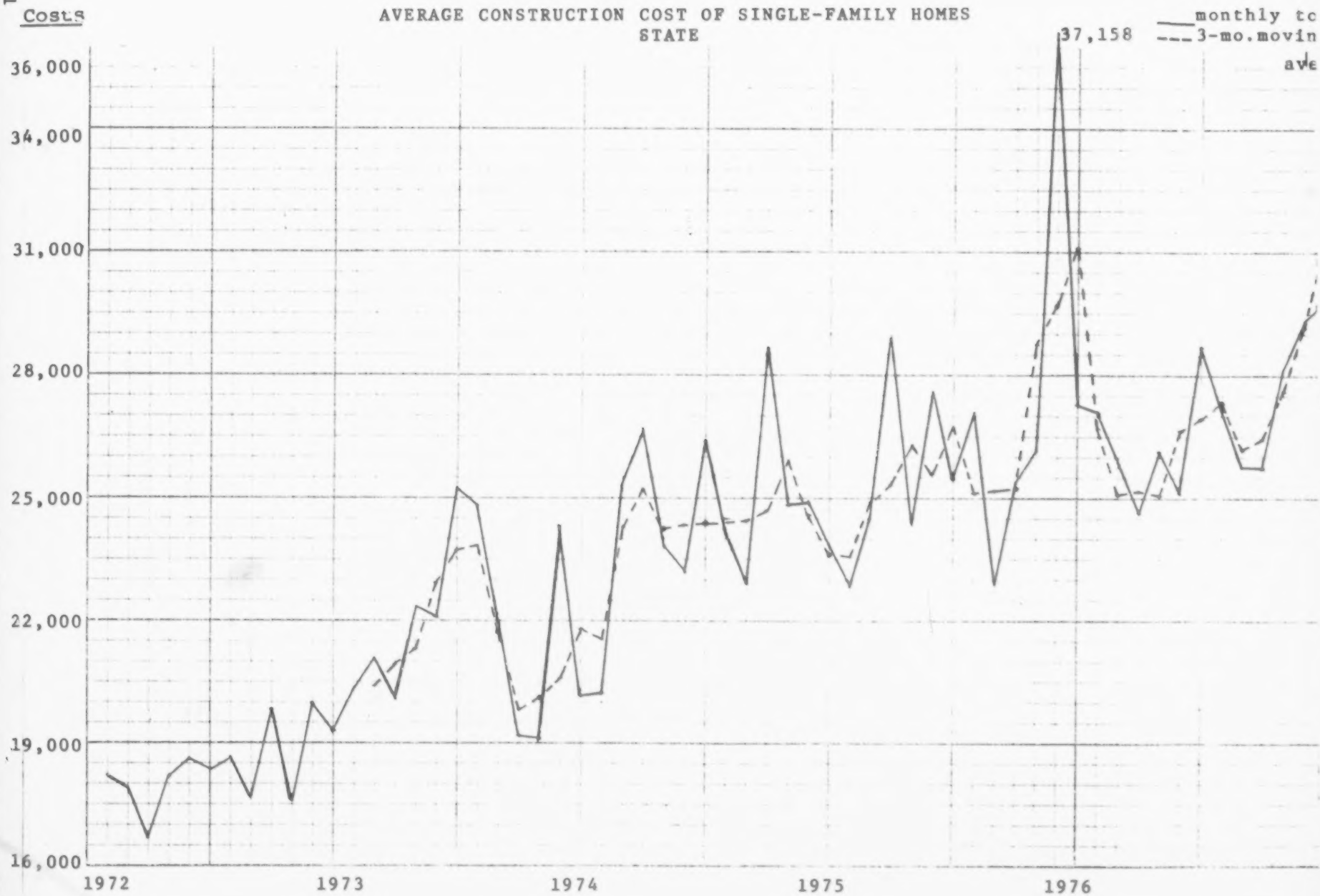


APPENDIX C

GRAPHS OF AVERAGE CONSTRUCTION  
COSTS OF SINGLE-FAMILY HOMES

July, 1979, through September, 1979

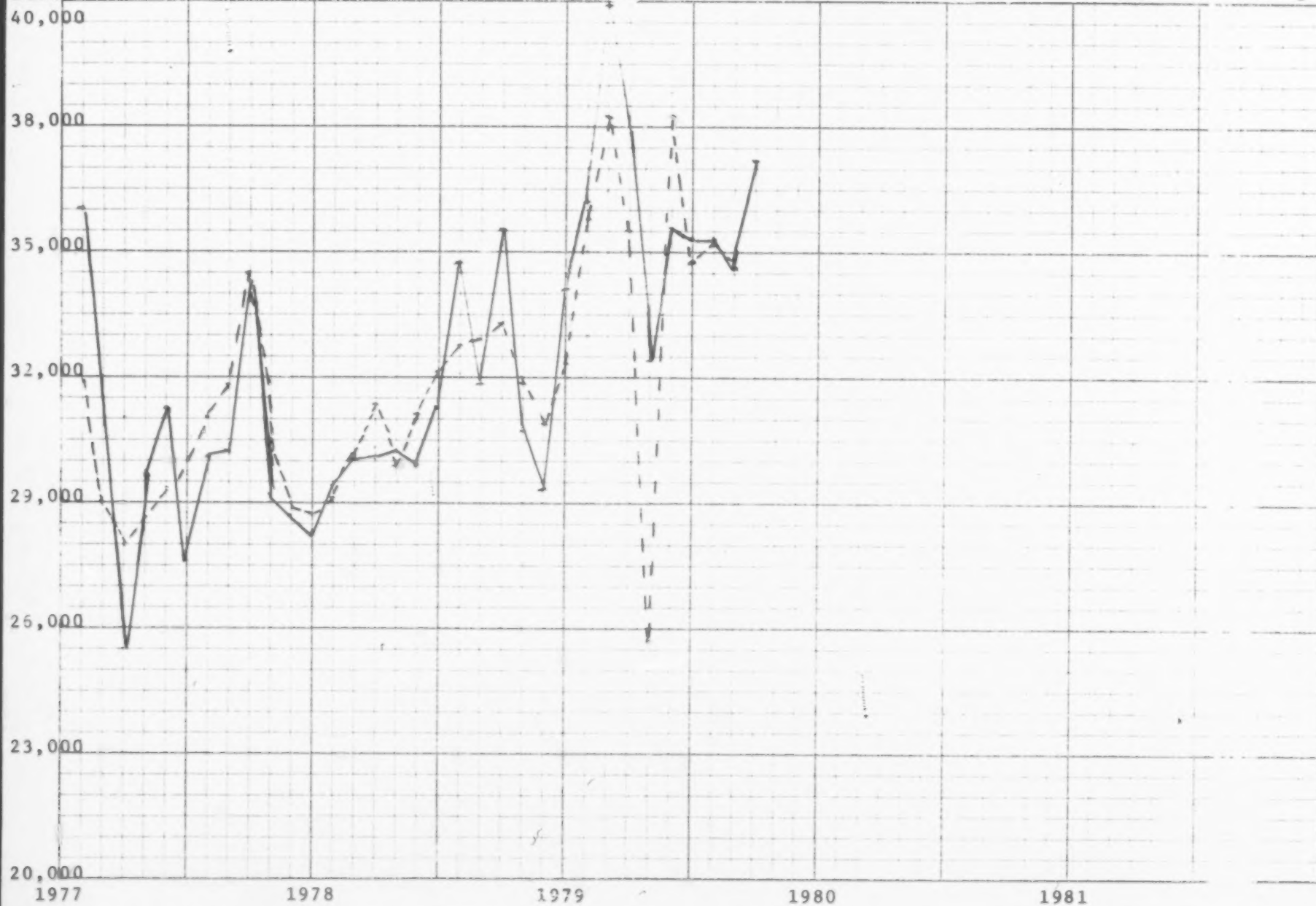
Costs

AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
STATE

# AVERAGE CONSTRUCTION COST OF SINGLE- FAMILY HOMES STATE

Costs

— monthly total  
--- 3-mo. moving ave





## AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES

Costs

NEW CASTLE COUNTY

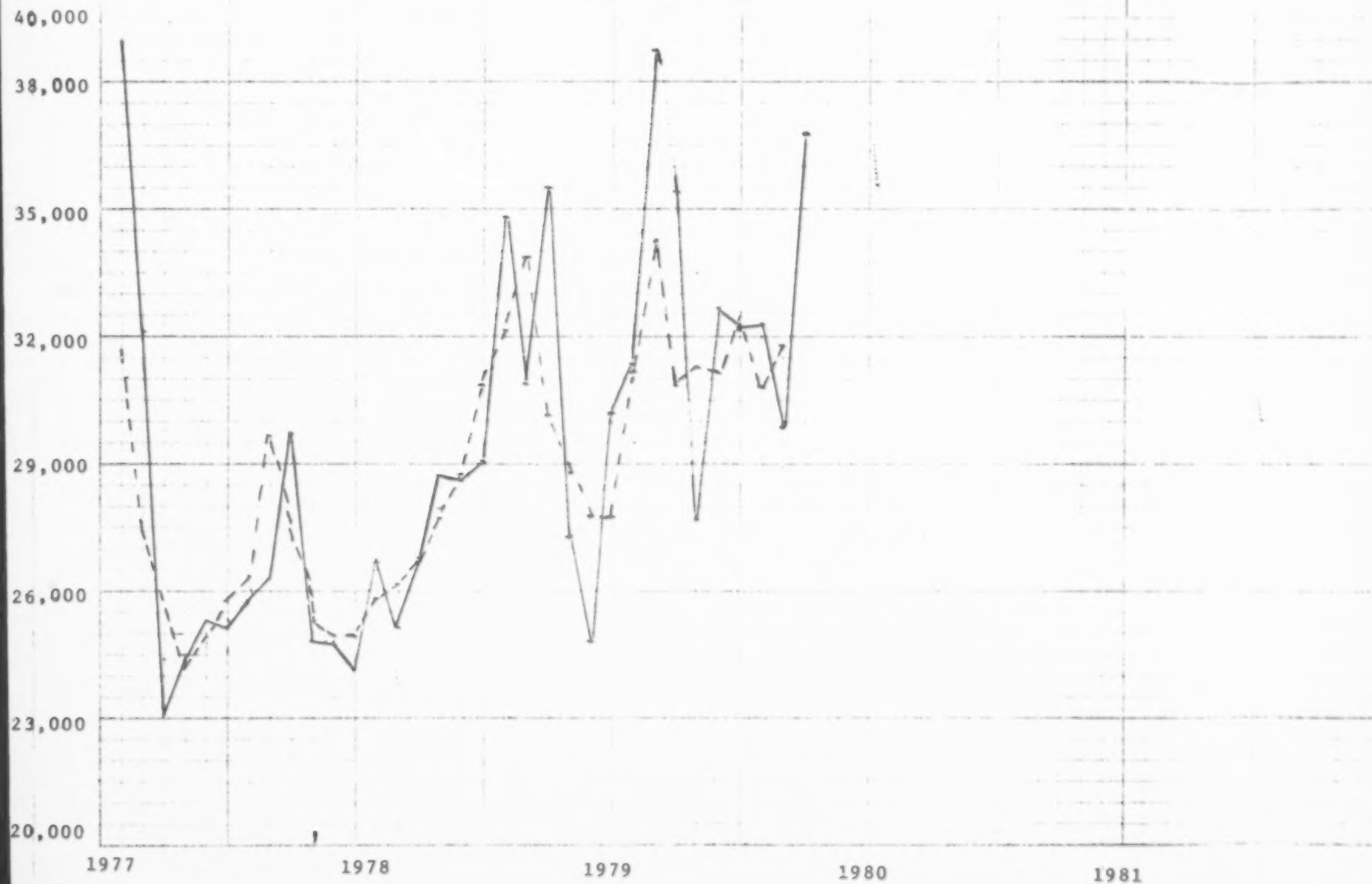
44,063

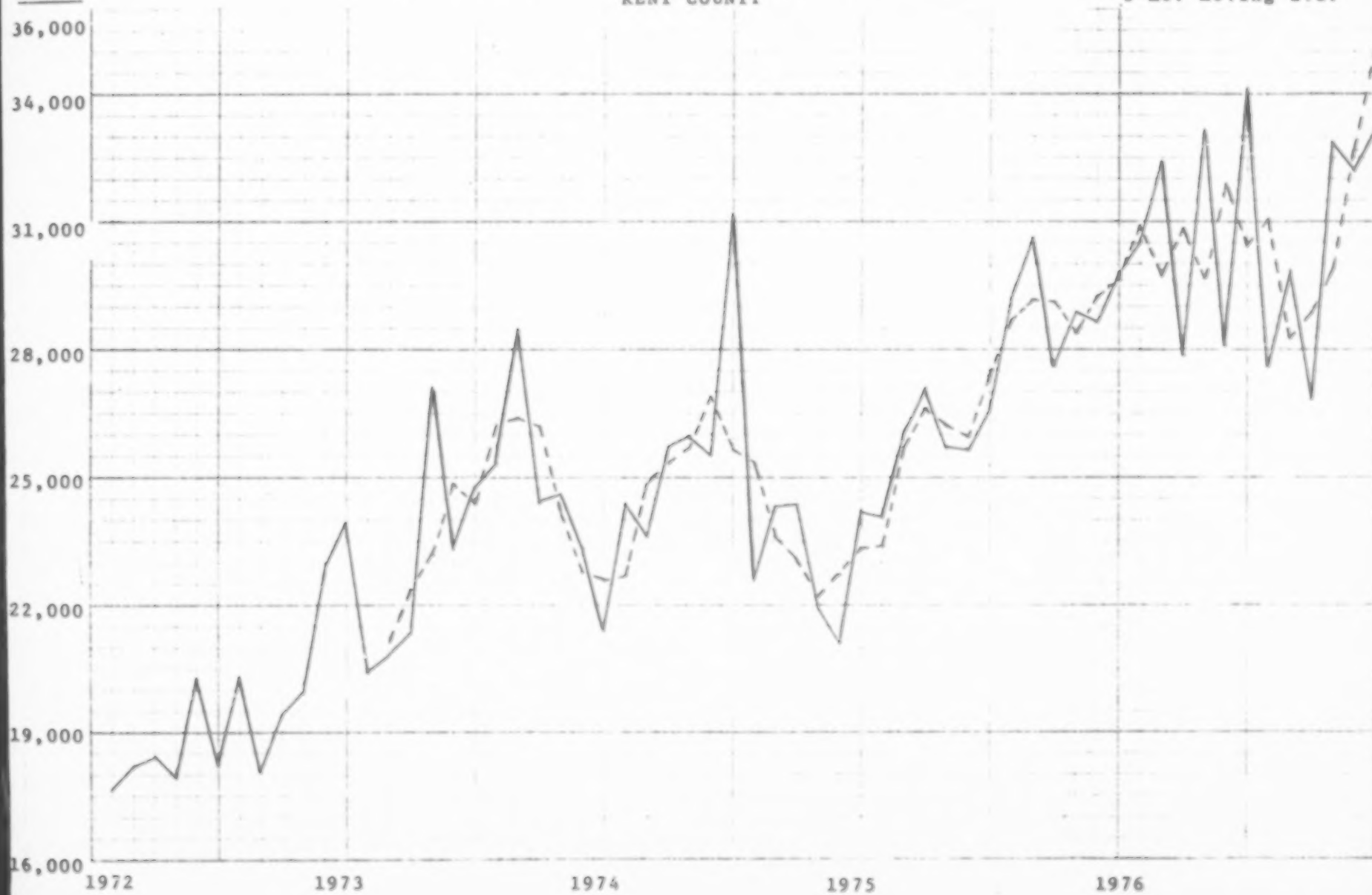
— monthly total  
--- 3-mo. moving ave.

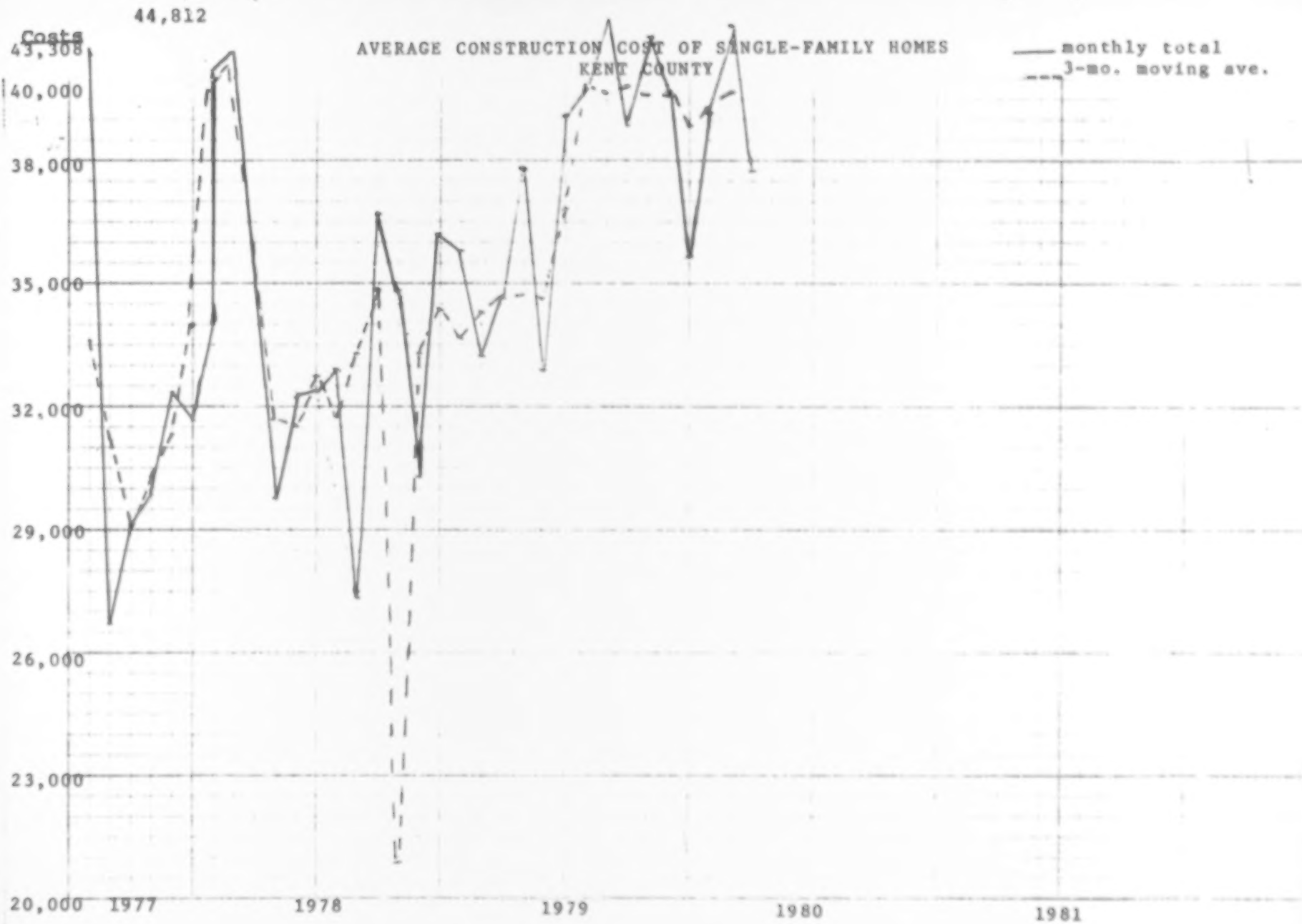
Costs

AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
NEW CASTLE COUNTY

— monthly total  
--- 3-mo. moving ave.



CostsAVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
KENT COUNTY— monthly total  
--- 3-mo. moving ave.



Costs

AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
SUSSEX COUNTY





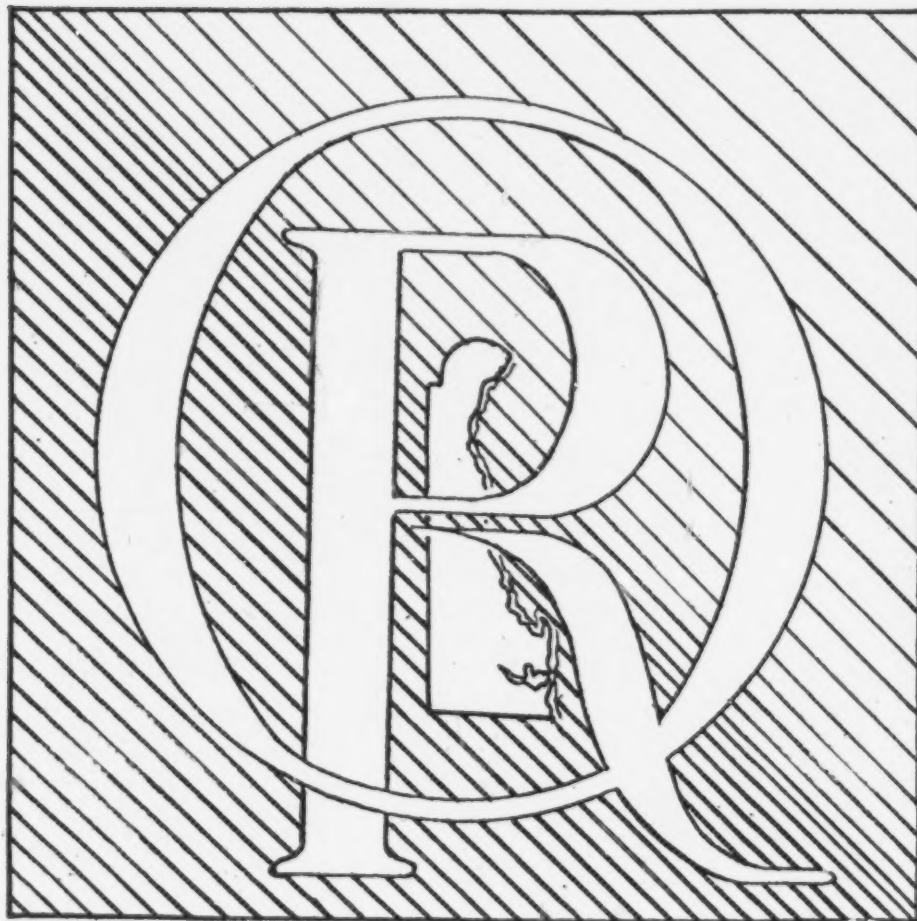
*rec Mar 19, 80*

VOL. VIII, NO. 1

*51345-2*

WINTER, 1980

QUARTERLY REVIEW OF HOUSING PRODUCTION IN DELAWARE



Fourth Quarter, 1979  
and  
1979 Annual Issue

DEPARTMENT OF COMMUNITY AFFAIRS AND ECONOMIC DEVELOPMENT  
DIVISION OF HOUSING  
DELAWARE STATE HOUSING AUTHORITY

The cooperation of local  
building permit offices  
in supplying data for  
this report is gratefully  
acknowledged.

QUARTERLY REVIEW  
OF  
HOUSING PRODUCTION  
IN  
DELAWARE

FOURTH QUARTER, 1979  
AND  
1979 ANNUAL ISSUE

BY

Alan Mann  
Statistician  
Division of Housing  
18 The Green  
Dover, Delaware 19901

February, 1980

## F O R E W O R D

This annual issue of the Quarterly Review has some interesting changes from earlier ones. We have a new format, a new cover design, and a new producer. It represents a beginning of what we hope will become a quality professional publication on housing in Delaware. The success of Delaware State Housing Authority's revenue bond programs has enabled us to lift our sights a bit and Alan Mann has been hired as our Statistician. Our goal is to become a resource center for housing research and data on all kinds of Delaware housing information.

An innovation in the Quarterly Review is a feature article on a matter of current interest. This issue contains a detailed article on Delaware State Housing Authority's 1979 Single-Family Mortgage Program by David C. Sorber, the Housing Specialist who coordinates our single-family program.

The quarterly and annual statistics in this issue show that the 974 units produced in the 1979 Fourth Quarter was almost identical to the 972 units produced in the 1978 Fourth Quarter; and that while total 1979 production of 4,156 units was two per cent more than the 1978 total of 4,081 units, on-site construction dropped slightly (3.5%) from 3,116 units in 1978 to 3,008 units in 1979.

Of special interest from Delaware State Housing Authority's perspective is the fact that the Authority financed 72 per cent (580 units) of all the multi-family housing built in 1979, and seven per cent (146 units) of the mortgages on new, single-family homes built in 1979.

*Robert S. Moyer*

ROBERT S. MOYER  
State Director of Housing

## TABLE OF CONTENTS

|                                                                         |     |
|-------------------------------------------------------------------------|-----|
| TITLE PAGE.....                                                         | 1   |
| FOREWORD.....                                                           | 11  |
| INTRODUCTION.....                                                       | 1   |
| HOUSING PRODUCTION, FOURTH QUARTER, 1979.....                           | 3   |
| REVIEW OF HOUSING PRODUCTION, 1970-1979.....                            | 7   |
| QUARTERLY FEATURE ARTICLE<br>BY DAVID C. SORBER.....                    | 23  |
| HOUSING DATA CHARTS (1-12B).....                                        | 45  |
| APPENDICES                                                              |     |
| A - EXPLANATORY FOOTNOTES, 1979 DATA.....                               | A-1 |
| B - GRAPHS OF HOUSING UNITS AUTHORIZED<br>BY MONTHS.....                | B-1 |
| C - GRAPHS OF AVERAGE CONSTRUCTION COSTS<br>OF SINGLE-FAMILY HOMES..... | C-1 |



## INTRODUCTION

This report encompasses housing production during the fourth quarter of calendar year 1979, the annual issue including statistics from 1970-1979, and the annual report on the Delaware State Housing Authority's Low Interest Single Family Mortgage Program. Included are data on the number of new housing units authorized by building permits, the number of mobile homes sold, plus the total of residential demolitions. Data on construction costs, heating fuel, square footage of single family dwellings, and the number of bedrooms erected are also displayed on a per unit basis.

The information enclosed in the following pages, with some exceptions, relates only to new housing units intended for occupancy on basis of primary domicile, and excludes vacation homes, hotels, motels, dormitories, and other residential structures not intended for permanent use by a family of one or more persons. The figures estimated are not based on a sample survey, but actual totals from an exhaustive count of building permit data for new and rehabilitative residential construction recorded by various jurisdictions and reported to the State Division of Housing.

The data shown relate to the issuance of the permit rather than the actual start of construction, and should not be directly interpreted as "housing starts". However, building permits are very useful as prompt indicators of trends in residential construction activity. The United States Bureau of the Census has determined that nationally, construction is ultimately undertaken for all but approximately 2% of the housing units authorized by permits.

### Geographic Coverage of Building Permit Jurisdictions

The New Castle and Kent County building permit systems cover all unincorporated territory plus those areas not subject to municipal building permit system. With the exception of Milford, the permit data for these municipalities and towns relates only to their particular area of jurisdiction. Milford is located in both Kent and Sussex Counties. Data which relates to Milford reflects this unique situation.

In Sussex County, the entire area is subject to the county building permit system although some municipalities and towns require an additional municipal building permit. Data relating to municipal jurisdictions in Sussex County is subtracted from the County total to avoid double-counting.

### Definition

Housing Unit - a housing unit, as defined for purposes of this report, consists of a room or group of rooms intended for occupancy as separate, year-round living quarters, by a family, by a group of unrelated persons living together, or by a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

## HOUSING PRODUCTION, FOURTH QUARTER 1979

Charts 1 to 12B provide detailed statistics on the number of new housing units authorized for construction in Delaware. The data pertain to residential construction activity in 22 permit - issuing jurisdictions which account for all land area in Delaware. In addition, explanatory footnotes and graphs of housing production are located in the appendices following chart 12B.

### SUMMARY OF FINDINGS:

#### TOTAL PRODUCTION VOLUME

Housing production in Delaware for the fourth quarter 1979 totalled 974 units. This figure is comprised of 680 units of on-site construction (70%) and 294 titled mobile home units (30%).

Total production of 974 units showed a decrease from the third quarter (1979) total of 1,245 units, due to weather conditions and restrictive mortgage money market factors. Total production for the fourth quarter 1979 was two units above the 972 units recorded during the fourth quarter 1978.

The total housing production profile is as follows: Single family production totalled 523 units, multi-family production totalled 157 units, and mobile home sales were 294.

New Castle County's total of 262 units decreased by 49% from the 511 units recorded last quarter and a decrease of 38% from the 425 units recorded last year at this time.

Kent County totalled 401 units during the fourth quarter, 1979. This number increased 21% over the previous quarter, and was 57% higher than the 255 units recorded during the fourth quarter, 1978.

Sussex County had a total of 311 units this quarter, down 23% from the 403 units recorded last quarter, but up 6.5% from the 292 units reported last year.

#### ON-SITE CONSTRUCTION

A total of 680 units of on-site construction were started during the fourth quarter, 1979. This figure is composed of 523 single family homes, down by 24% compared to a year ago, and

157 multi-family units, up by 461% compared to fourth quarter, 1978.

New Castle County had a total of 256 units this quarter which was 38% of statewide residential activity, and entirely single family production.

Kent County totalled 251 units, consisting of 102 single family and 149 multi-family units, comprising 37% of statewide residential construction.

Sussex County's total of 173 units consisted of 165 single family and 8 multi-family units, containing 25% of statewide on-site residential construction activity.

#### TOTAL COST OF CONSTRUCTION

The permit reported total cost of on-site residential construction in Delaware increased by 7% from \$21,791,387 in the fourth quarter, 1978 to \$23,332,000 for the fourth quarter this year.

On-site valuations in New Castle County decreased 27% from \$10,905,000 in fourth quarter, 1978 to \$7,995,000 reported this year.

Kent County's total this quarter was up 126% from last year's fourth quarter total of \$4,276,000, to this year's fourth quarter reported total of \$9,657,000.

Sussex County showed a decrease of 10% from last year's fourth quarter total of \$7,439,000 to this year's fourth quarter total of \$6,680,000.

#### AVERAGE COST OF CONSTRUCTION

The average reported cost of construction (statewide) during fourth quarter, 1979 for single family homes was \$35,330, up 14% from \$30,961 reported last year at the close of the fourth quarter. The adjusted fourth quarter, 1979 cost of construction is \$55,203, adjusted by a factor of 0.64 or 64% of the final value of the unit as reported on the permit due to various errors in estimating the final cost to the homebuilder.

The fourth quarter, 1979 averages for New Castle, Kent and Sussex Counties were reported as \$31,229, \$39,248 and \$39,271 respectively. Compared to fourth quarter, 1978, the reported averages were respectively \$27,202, \$36,171 and \$36,187. The adjusted figures for fourth quarter, 1979 are: New Castle County \$51,195; Kent County \$59,467; and Sussex County \$59,502.

### THREE-MONTH MOVING AVERAGE

In appendix C, a three-month moving average is used to determine the underlying trend of the monthly variations in cost and production. It should be noted that the cost of construction excludes land, architectural and engineering costs. It is the value stated on the application for a building permit, and may be understated for building permit purposes. But to the extent that this limiting factor applies rather consistently over an extended period, it does not seriously impair the usefulness of the construction costs as an indicator of the trends of housing costs. An adjustment factor has been included for purposes of comparison in the "Average Cost of Construction" section of the narrative.

### MOBILE HOMES

Mobile home sales in Delaware for the fourth quarter, 1979 totalled 294, 14.8% over the 256 units recorded last year at the same time, but down 29.3% from the previous quarter's total of 416.

New Castle County's 6 units were down 86% from the 44 units recorded in the previous quarter, and 53.8% less than the 13 units recorded last year.

Kent County's 150 units showed a 29.6% decrease from last quarter's 213 units, and dropped by 6.3% from the 160 units sold last year at this time.

Sussex County totalled 138 units, a decrease of 13.2% from the third quarter, 1979, but a jump of 66.3% from the 83 units reported for fourth quarter 1978.

### FEDERAL AID

Federal assistance in the form of direct loans or subsidies and mortgage insurance or guarantees were extended to 20 units in Delaware during the fourth quarter, 1979.

The Federal Housing Administration reported one newly insured unit during this period, or 5% of federally subsidized housing.

The Veterans Administration issued 3 loans for new construction starts during the fourth quarter, 1979, or 15% of federally subsidized housing units.

The Farmers Home Administration helped to finance 16 new units (80%) throughout the state.

The United States Department of Housing and Urban Development reported no new construction in the fourth quarter, 1979.

The Division of Housing (Delaware State Housing Authority) was involved in housing starts totalling 149 multi-family units during the fourth quarter, 1979. There were no completions during this period.

#### NATIONAL FIGURES

The Commerce Department reported that housing starts in October were at an estimated seasonally adjusted annual rate (S.A.A.R.) of 1,762,000 units. Single family starts were at a rate of 1,161,000 units in October, while multi-family production\* was at a S.A.A.R. of 464,000 units.

November's housing starts were at a seasonally adjusted annual rate of 1,518,000 units, or 14% below October's rate. Single family production was 966,000 units (-12%) while multi-family starts\* were totalled at 432,000, a 7% drop from October's level.

When final figures for December 1979, become available, they are expected to be at a seasonally adjusted annual rate of 1,600,000 units.

\*For structures containing 5 or more units.



## REVIEW OF HOUSING PRODUCTION 1970 THROUGH 1979

### INTRODUCTION

The following data have been compiled on a quarterly basis from 1972 through 1979. In addition, annual information from 1970 and 1971 has been included for purposes of comparison and consistency.

### STATE-WIDE:

#### HOUSING PRODUCTION

Housing production in 1979 showed gains in multi-family housing starts and mobile home sales, but a decline in single family housing production. The main culprit was inflation coupled with restrictive money market operations initiated by the Federal Reserve. As a result, the costs of building materials, labor, and financing construction rose significantly. Measures to relieve these contractionary effects included subsidization of multi-family housing (Section 8), and the low interest single family publically subsidized mortgage. Both were significant "shots in the arm" for the Delaware housing market. Delaware State Housing Authority financing of multi-family housing projects sponsored 580 out of the 809 multi-family units started in Delaware in 1979, or 72%. The Delaware State Housing Authority's Low Interest Single Family Mortgage Program for low and moderate income families (who would otherwise be priced out in a tight mortgage money market) financed 1,124 single family purchases throughout the state during 1979. Of these, 13% or 146 units were new housing. Roughly 7% of all new single family housing starts in 1979 were financed by the Delaware State Housing Authority's Low Interest Single Family Mortgages.

Total production increased by nearly 2% in 1979 compared to 1978. There were 4,156 units produced in 1979, relative to the 4,081 for 1978.

Single family housing declined 16% with 2,199 new units compared to 1978's total of 2,617.

Multi-family production increased 62% from 499 units produced in 1978, to 809 units produced in 1979. On-site construction totalled 3,008 units for 1979, a 3.5% drop from the 3,116 units of on-site construction produced in 1978.

Mobile home sales showed a 19% increase in production, from 965 reported sales in 1978, to 1,148 reported sales in 1979.

This increase helped boost 1979's total production figure past 1978's total production figure.

The following graphs and charts illustrate housing production in the area of single family, multi-family and mobile home production. Total production has levelled off relative to 1978, while single family production shows a continuous decline from 1977. Both multi-family production and mobile home sales show statewide increases, except for New Castle County's mobile home figures, which show a 44.7% drop from 1978. The market seems to be mixed with mobile home sales showing a possible shift from the single family market in Kent and Sussex Counties, along with involvement by the public sector in multi-family and single family production.

# STATE

Units

10,500

9,000

7,500

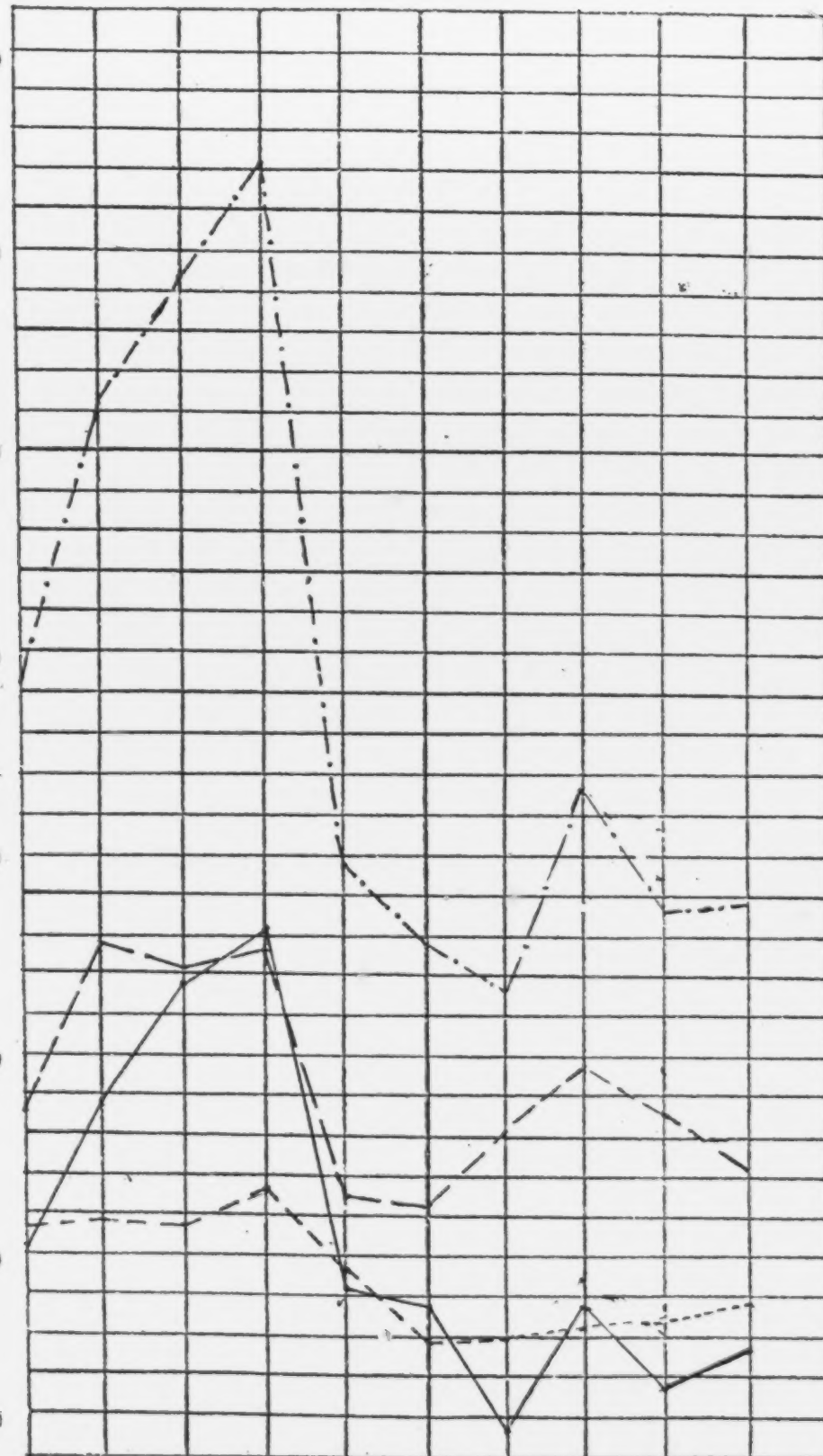
6,000

4,500

3,000

1,500

300



Multi-Family Production

Mobile Home Sales

Total Production

Single-Family Production

Years

PRODUCTION VOLUME

1970 - 1979

SINGLE-FAMILY PRODUCTION

|        | <u>1970</u> | <u>1971</u> | <u>1972</u> | <u>1973</u> | <u>1974</u> | <u>1975</u> | <u>1976</u> |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NCC    | 1,697       | 2,078       | 2,026       | 1,987       | 725         | 885         | 1,247       |
| KENT   | 311         | 650         | 552         | 761         | 570         | 450         | 538         |
| SUSSEX | 562         | 854         | 1,066       | 1,024       | 651         | 599         | 637         |
| STATE  | 2,570       | 3,582       | 3,644       | 3,772       | 1,946       | 1,934       | 2,422       |

MULTI-FAMILY PRODUCTION

|        | <u>1970</u> | <u>1971</u> | <u>1972</u> | <u>1973</u> | <u>1974</u> | <u>1975</u> | <u>1976</u> |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NCC    | 1,476       | 2,114       | 2,325       | 2,790       | 901         | 668         | 84          |
| KENT   | 60          | 214         | 707         | 510         | 93          | 441         | 4           |
| SUSSEX | 30          | 297         | 473         | 614         | 215         | 2           | 83          |
| STATE  | 1,566       | 2,625       | 3,505       | 3,914       | 1,209       | 1,111       | 171         |

MOBILE HOMES SALES

|        | <u>1970</u> | <u>1971</u> | <u>1972</u> | <u>1973</u> | <u>1974</u> | <u>1975</u> | <u>1976</u> |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NCC    | 437         | 337         | 364         | 354         | 187         | 98          | 285         |
| KENT   | 843         | 792         | 638         | 938         | 605         | 410         | 474         |
| SUSSEX | 391         | 574         | 670         | 668         | 469         | 326         | 140         |
| STATE  | 1,671       | 1,704       | 1,672       | 1,960       | 1,261       | 834         | 899         |

TOTAL PRODUCTION

|        | <u>1970</u> | <u>1971</u> | <u>1972</u> | <u>1973</u> | <u>1974</u> | <u>1975</u> | <u>1976</u> |
|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NCC    | 3,610       | 4,529       | 4,715       | 4,705       | 1,813       | 1,651       | 1,616       |
| KENT   | 1,214       | 1,656       | 1,897       | 2,209       | 1,268       | 1,301       | 1,016       |
| SUSSEX | 983         | 1,725       | 2,209       | 2,306       | 1,335       | 927         | 860         |
| STATE  | 5,807       | 7,911       | 8,821       | 9,646       | 4,416       | 3,879       | 3,492       |

PRODUCTION VOLUME  
(con't)

SINGLE-FAMILY PRODUCTION

| <u>1977</u> | <u>1978</u> | <u>1979</u> |
|-------------|-------------|-------------|
| 1,559       | 1,441       | 1,185       |
| 550         | 443         | 372         |
| 755         | 733         | 642         |
| 2,864       | 2,617       | 2,199       |

MULTI-FAMILY PRODUCTION

| <u>1977</u> | <u>1978</u> | <u>1979</u> |
|-------------|-------------|-------------|
| 920         | 299         | 566         |
| 14          | 102         | 161         |
| 170         | 98          | 82          |
| 1,104       | 499         | 809         |

MOBILE HOMES SALES

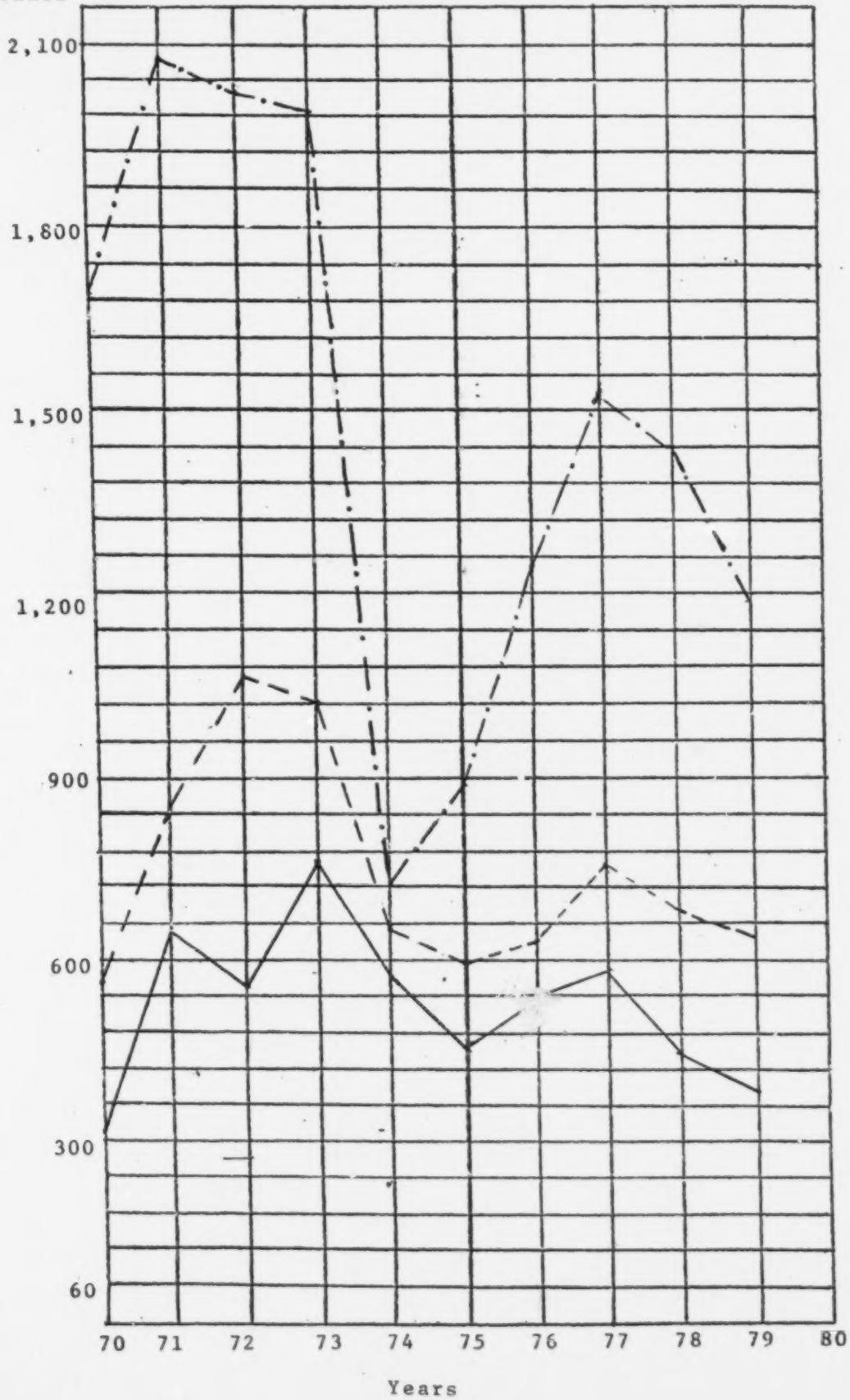
| <u>1977</u> | <u>1978</u> | <u>1979</u> |
|-------------|-------------|-------------|
| 269         | 178         | 98          |
| 487         | 514         | 584         |
| 174         | 273         | 466         |
| 930         | 965         | 1,148       |

TOTAL PRODUCTION

| <u>1977</u> | <u>1978</u> | <u>1979</u> |
|-------------|-------------|-------------|
| 2,748       | 1,918       | 1,849       |
| 1,051       | 1,059       | 1,117       |
| 1,099       | 1,104       | 1,190       |
| 4,898       | 4,081       | 4,156       |

# Single Family Production

Units



-.-.- New Castle County  
 — Kent County  
 --- Sussex County

Years



Multi-Family Production

Units

3,600

3,000

2,500

2,000

1,500

1,000

500

100

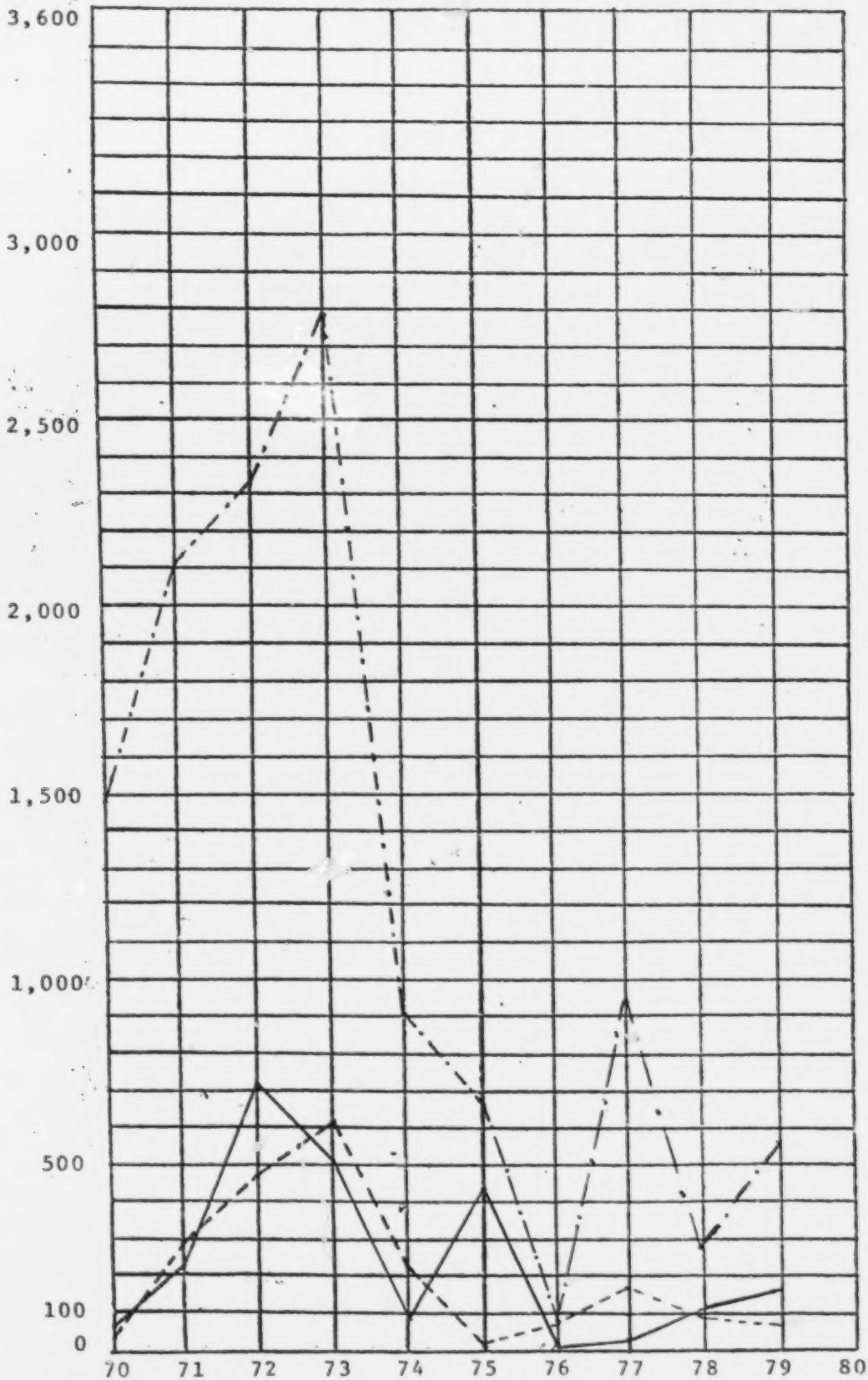
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70 71 72 73 74 75 76 77 78 79 80

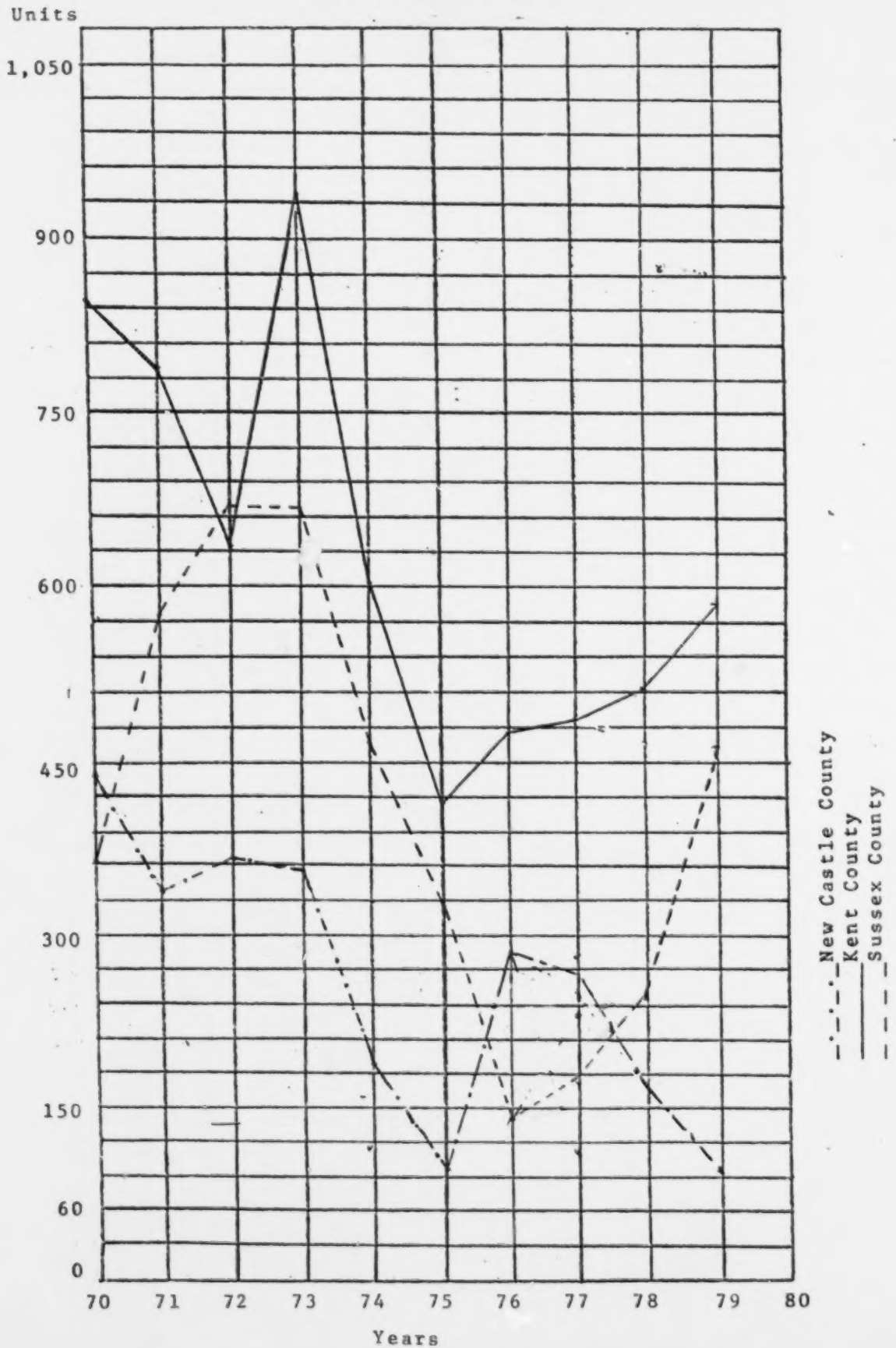
Years

-13-

--- New Castle County  
--- Kent County  
--- Sussex County

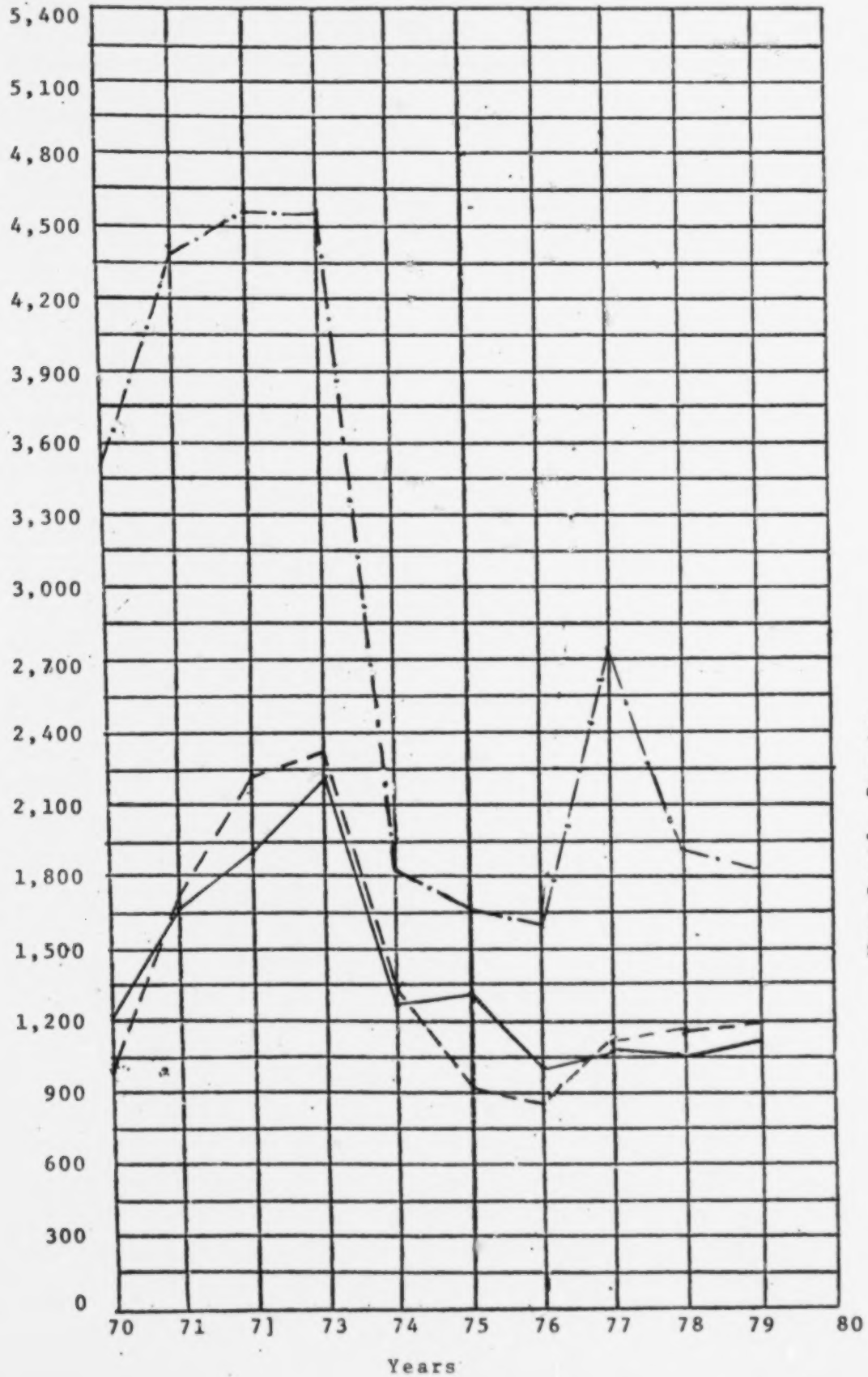


# Mobile Home Sales



Total Production

Units



--- New Castle County  
— Kent County  
- - - Sussex County

Years

# New Castle County Production

Units

5,400

5,100

4,800

4,500

4,200

3,900

3,600

3,300

3,000

2,700

2,400

2,100

1,800

1,500

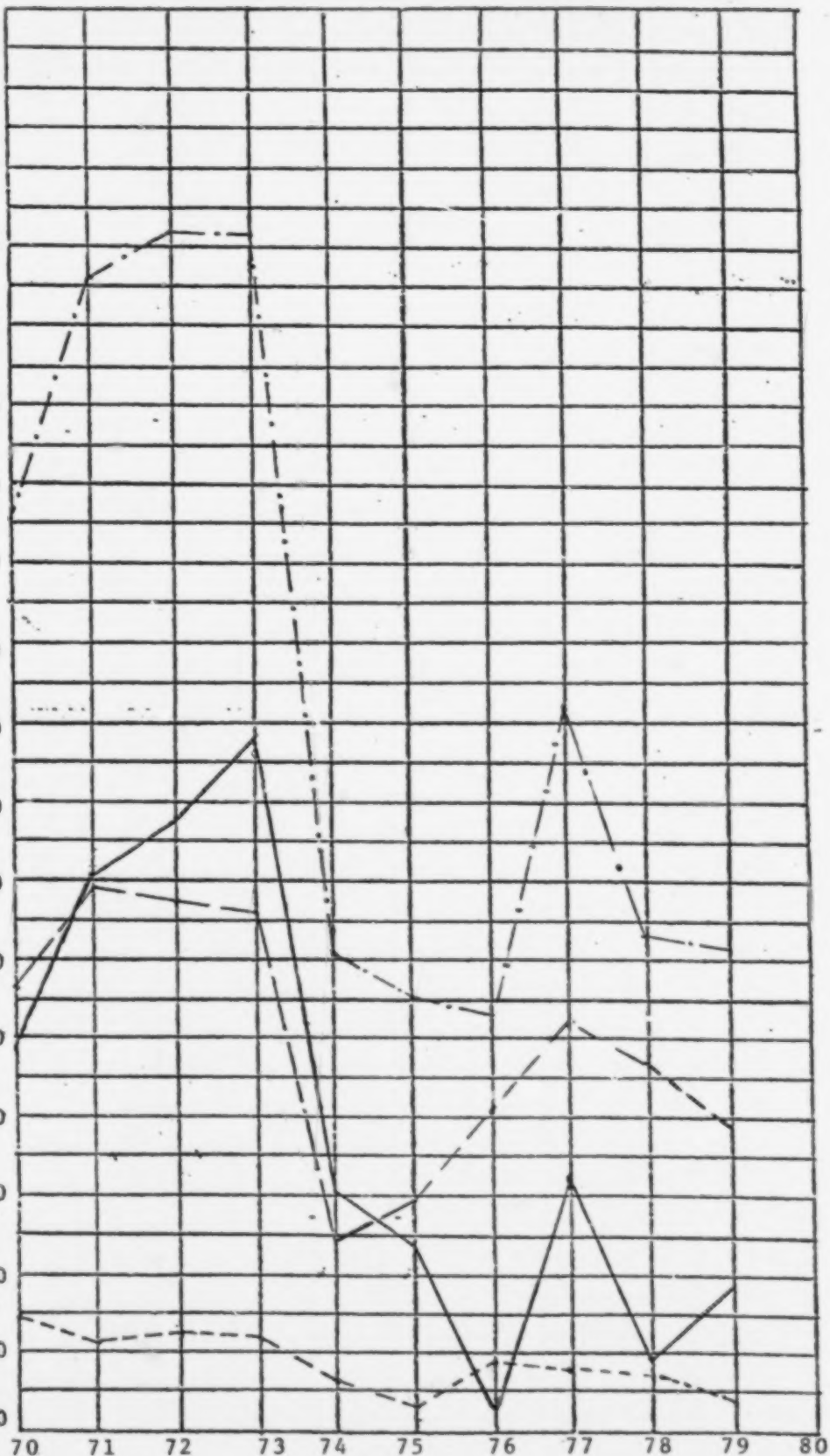
1,200

900

600

300

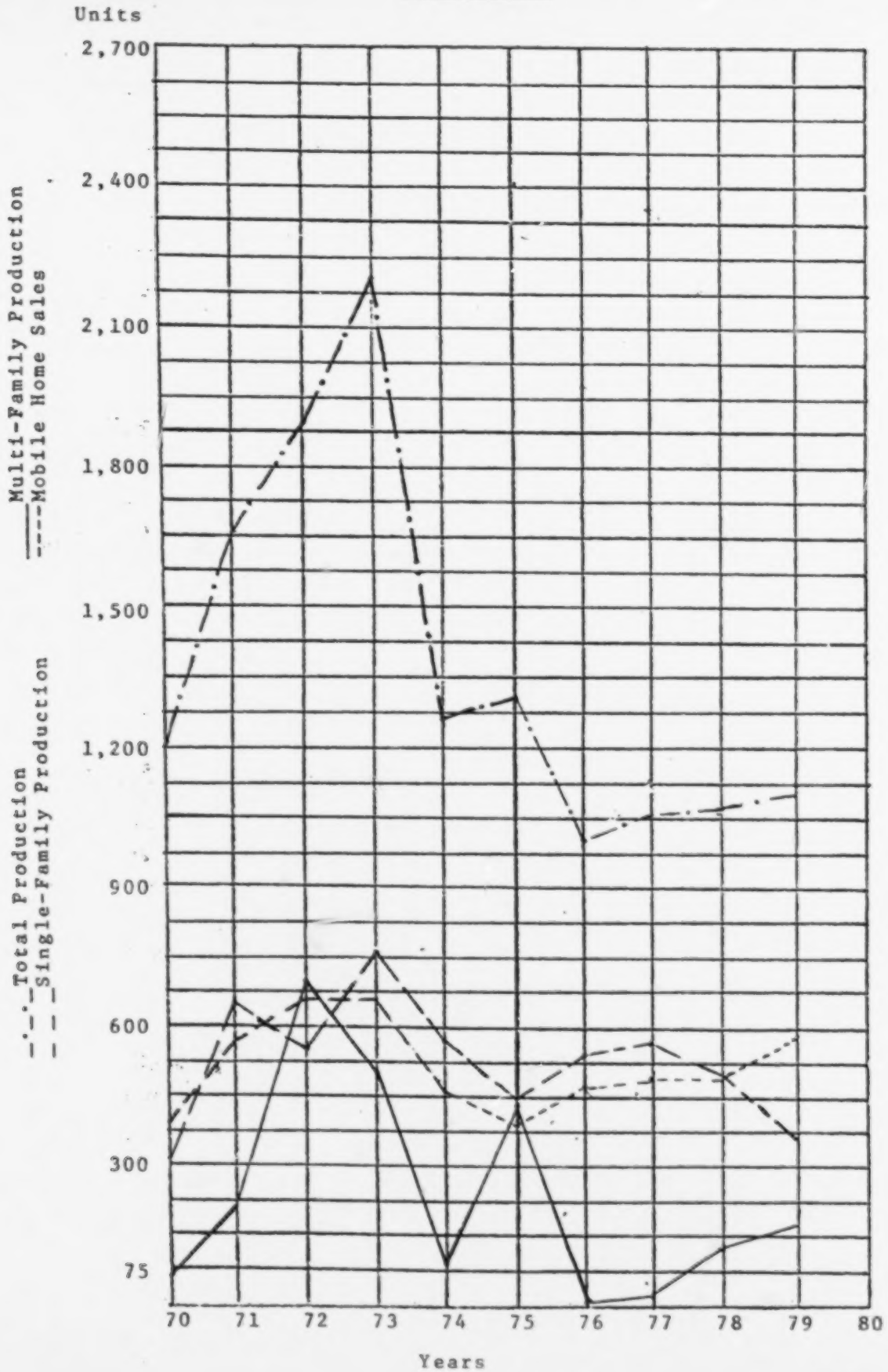
0



Multi-Family Production  
Mobile Home Sales

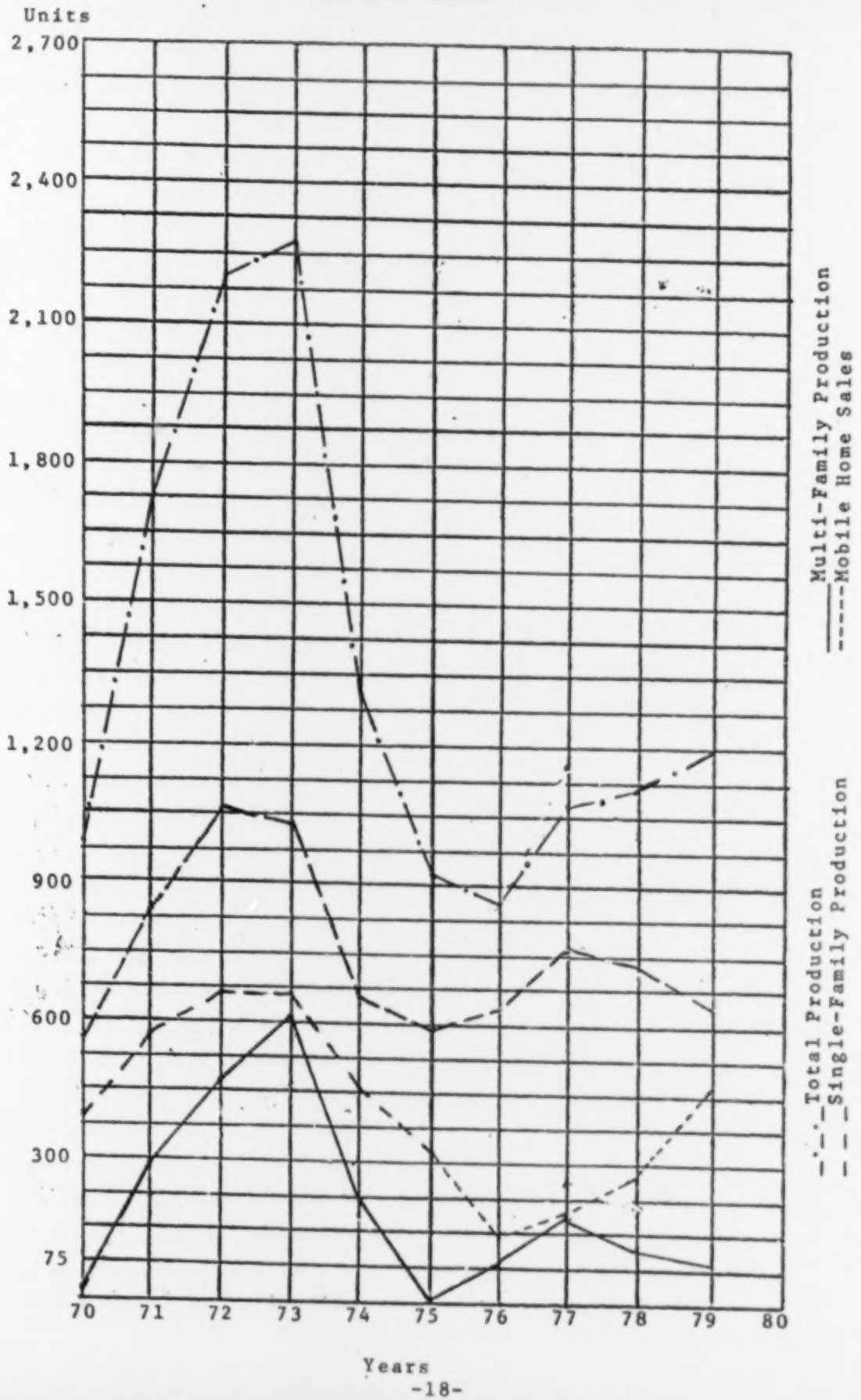
Total Production  
Single-Family Production

# Kent County





# Sussex County





## CONSTRUCTION COST - STATE

The reported cost of construction on building permits rose 3% from \$94,911,000 in 1978 to \$97,590,000 in 1979. The total reported cost of single family construction fell by 6% from \$83,318,000 in 1978, to \$78,003,000 in 1979. The total reported cost of multi-family dwellings rose 69% from \$11,592,000 reported in 1978, to \$19,587,000 reported in 1979. The average reported cost of single family production increased from \$31,685 in 1978 to \$35,476 in 1979, an increase of 12% (Adjusted by a factor of 0.667, we have an average cost of \$53,187, a better reflection of the real market. Due to various unseen costs, permit reported values are about two-thirds the actual value of the single family parcel).

The average reported cost of multi-family unit production rose 17% from \$21,747 in 1978, to \$25,376 in 1979. (Adjusted by the same factor of 0.667, we have \$38,044, a better portrayal of real market costs. The discrepancy here is caused by the same factors as in the single family cost reports).

### THE COUNTIES:

#### NEW CASTLE COUNTY HOUSING PRODUCTION

Total production in New Castle County for 1979 was 1,847 units, down 4% from 1978's total of 1,918.

Single family production reached a volume of 1,185 units, an 18% decrease from the 1,441 units reported for 1978.

Multi-family construction was 566, well above the 299 units recorded for 1978.

Mobile home sales decreased 44.7% from 178 units in 1978 to 98 for 1979.

### CONSTRUCTION COST

A reported decrease of 2% for total on-site construction costs was realized in 1979, from \$50,293,000 in 1978 to \$49,212,000. This drop was due to the decline in single family housing production in 1979.

Total reported single family construction costs decreased 12% from \$42,447,000 reported in 1978, to \$37,463,000 for 1979. The average reported cost of construction for a single family home rose 9% from \$28,905 reported in 1978, to \$31,617 in 1979.

Using the adjustment factor of 0.667, 1979's adjusted figure is \$47,402 per single family unit.

Multi-family construction costs rose roughly 50% from \$7,846,000 in 1978 to \$11,740,000 in 1979, (reported). Average unit construction costs rose by 7.5% from a reported \$19,319 in 1978, to a reported \$20,779 in 1979. Adjusted by 0.667, the 1979 unit cost for multi-family housing was \$31,153.

#### KENT COUNTY HOUSING PRODUCTION

Kent County's total housing production rose by 5.5% from 1,059 units in 1978, to 1,117 in 1979.

On-site construction decreased 1.5% from 545 units in 1978, to 533 in 1979.

Single family production was down 16% from 443 in 1978, to 372 recorded in 1979.

Multi-family production totalled 161, 58% over last year's figure of 102 units.

Mobile home sales made up 51% of the total state sum at 584 units, up 13.6% from 1978's total of 514 units.

#### CONSTRUCTION COSTS

The total reported valuation of on-site construction in Kent County for 1979 was \$20,796,000, up nearly 28% from \$16,300,000 reported in 1978.

Single family valuation decreased from a total of \$15,260,000 in 1978, to \$14,903,000 in 1979 (2%). Multi-family total costs climbed from \$1,040,000 in 1978, to \$5,893,000 in 1979.

The average reported cost of a single family dwelling was up 15% from \$34,510 in 1978, to \$39,682 in 1979. The adjusted average cost of a single family unit in 1979 was \$59,493.

#### SUSSEX COUNTY HOUSING PRODUCTION

The year 1979 saw an increase in total housing production of 7.8% from 1,104 in 1978, to 1,190 in 1979.

On-site construction slowed by 13% from 831 in 1978, to 724 in 1979.

Single family production fell from 733 units in 1978, to 642 in 1979 (-12%). Multi-family production levels were down by 16%, from 98 in 1978 to 82 in 1979.

Mobile home sales were up nearly 71%, from 273 units in 1978, to 466 in 1979. Sussex County held 41% of all mobile homes sold in Delaware in 1979.

#### CONSTRUCTION COSTS

On-site reported construction costs for Sussex County were down 3%, from \$28,312,000 in 1978, to \$27,582,000 in 1979.

Single family costs were reported at \$25,637,000 in 1979, up from \$25,607,000 for 1978. The average reported cost of construction was \$39,943 for a single family dwelling, up 14% from the \$35,074 reported for 1978. The adjusted single family cost average for 1979 is \$59,885.

The reported average valuation for multi-family housing production was up by 26%, from \$25,189 in 1978, to \$31,628 in 1979. The figure for 1979 is close to the statewide average adjusted cost for multi-family units, and would greatly overstate actual average values. Therefore, the reported average value is reasonably accurate. Total multi-family costs were down by 28%, from \$2,705,000 recorded for 1979.

QUARTERLY FEATURE:

DELAWARE STATE HOUSING AUTHORITY

SINGLE-FAMILY MORTGAGE

PROGRAM

By: DAVID C. SORBER  
Single-Family  
Mortgage Program  
Coordinator

## THE NEED FOR MORTGAGE MONEY

By the Fall of 1978 it had become apparent that the money markets in this country were entering a period of historically high interest rates and reduced availability of loan funds, particularly mortgage money for housing. It was against this background that the management of the Delaware State Housing Authority decided to initiate the agency's first single-family mortgage purchase program.

The Delaware State Housing Authority was created by an act of the Delaware General Assembly in 1968. The legislators declared at that time that "there exists, within this State, a serious shortage of sanitary, decent and safe residential housing, at prices or rentals which persons and families of low and moderate income can afford; that this shortage has contributed to and will contribute to the creation and persistence of slums and blight;....and that this shortage is inimical to the health, welfare, and prosperity of the residents of this State;....that private enterprise and investment have been unable, without assistance...to provide sufficient long-term mortgage financing for residential housing for occupancy by such persons and families" (of low and moderate income). They thus created DSHA as a public corporation with the power to issue bonds, bonds which are solely liabilities of the authority and not secured by the state's credit or tax dollars, in order to finance both single-family and multi-family dwelling units.

Since that creation over ten years ago, DSHA has financed the purchase, construction, and rehabilitation of over 2,000 housing units in every community in the state. Its programs include the \$8 million dollar Housing Development Fund, (a "no-interest" revolving loan fund) the day-to-day management of a total of 253 units of low-income rental housing at six sites, the Housing Development Revenue Bond Program, which provides both construction and permanent financing (up to a forty-year term) for federally subsidized rental apartments, the administration of rental subsidies under the Section 8 Existing program in Kent County, and research activities such as the Quarterly Review of Housing. The 1979 single-family mortgage bond issue represents DSHA's fourth venture into the bond markets. Each of the agency's bond issues has received a credit rating higher than the State of Delaware's general obligations at the time they were issued, an extraordinary position that DSHA shares with only one other state housing agency in the nation.

The Delaware State Housing Authority was created for, among other things, the specific purpose of providing mortgage money for housing for low and moderate income families. And as a provider of low-cost mortgage money, DSHA has several major advantages compared to the municipal mortgage programs, of which there have been a proliferation lately. Because of its state agency status, experience, and credit standing in the bond markets, it can issue bonds at lower interest rates than municipal programs. This gets passed on to borrowers in the form of lower mortgage rates. Because there is a full time



professional staff administering the program, borrowers and lenders find it much easier to work with, quicker to respond to their questions and quicker to solve any problems that arise. And, since the buyers of the bonds issued to fund the mortgages look primarily to the agency for repayment, rather than to the mortgage pool, the agency is free to liberalize the terms on which it offers its mortgage loans. The final advantage that the agency's experience gives it is that it can put together programs quickly, tailoring them to the specific situation or problem that exists in the mortgage market at that time.

The agency's philosophy is and has always been that its job is to supplement the efforts of the private sector in providing housing, not supplant them. DSHA's job is to do only what private enterprise cannot or will not do. In the single-family mortgage area, this means that the bond issues must be carefully sized so as not to disrupt the conventional lending institutions business. Ideally, no one who could get a conventional mortgage at a bank or savings and loan should get a mortgage from DSHA. The feeling of the agency's management is that the mortgage funds should be targeted to help only those households who have been shut out of the mortgage market for one reason or other. The program's success in meeting these goals can be judged in the tables and statistics that are a part of this report.

Another factor which made it necessary for DSHA to enter the single-family mortgage market is the disarray among the traditional providers of mortgage money: the mutual savings banks and savings and loan associations. This system of housing finance, created largely in response to the trauma of the Great Depression, is based on using liquid, short-term liabilities (savings deposits) to fund a very long term portfolio of assets (thirty year mortgages). The system was created and worked in an era when interest rates were generally both low and stable, and when there were steady inflows of savings. But since 1966 the system has increasingly been coming unglued. High inflation rates and increased Social Security and pension benefits have drastically reduced personal savings. Instead, such new long-term accumulations of savings as there are tend to be in pension funds and similar accounts. Further, the dramatic swings in interest rates have meant that the savings institution's liability base (the savings accounts that they turn around and lend out to homebuyers) have drained out of their coffers and into higher-yielding alternatives like U. S. Treasury bills and money-market mutual funds at certain points in the economic cycle (a process known as disintermediation). And so, just when the need for mortgage money has never been greater (due to factors such as the baby-boom generation entering home-buying age, and the tax advantages of owning versus renting, and rapidly increasing home prices), the traditional institutions, for reasons quite beyond their control, are unable to handle the demand for additional loan funds.



The state's housing finance agency enters the picture here, as an institution able to tap the national money market and bring funds into the Delaware housing market. The agency has the advantage of being able to precisely match the maturities of its assets with the maturities of its liabilities. Thirty year mortgages are funded by thirty year bonds, not with savings deposits subject to daily withdrawal. In some respects, then, DSHA is an example of the new world of mortgage finance which is being created as a result of the turmoil of the seventies. But despite their problems, the traditional lenders are still the mainstay of the mortgage market, supplying the largest proportion of funds in the state's mortgage market.

It is sometimes argued that the issuance of mortgage revenue bonds conflicts with the Federal Reserve Board's policy of tightening money to fight inflation. But this argument assumes that housing should always be a residual user of funds, and thus bear the brunt of the fight against inflation. While this has been the case in years past, it is not conscious policy that makes it so, but accidents of financial history that made it difficult for housing to compete for funds with other sectors. Bond issues like these merely help to restore some much-needed balance between housing and the corporate and government sectors.

And so DSHA enters the mortgage market not to supplant the private lending institutions but only to do those things they cannot do: to finance housing for families of low and moderate income and to provide a supplemental injection of loan funds into the State to meet housing needs that the private sector could not serve.

#### THE DESIGN OF THE SINGLE-FAMILY MORTGAGE PROGRAM

The basic structure of the single-family mortgage programs is for the issuer, in this case the Delaware State Housing Authority, to issue a certain amount of tax-exempt bonds and then use the bulk of the proceeds of the sale to purchase mortgage loans from mortgage lending institutions. Each of the mortgage lending institutions. Each of the mortgage lenders has signed an agreement to originate and service definite dollar amounts of mortgages, with each mortgage meeting certain conditions as to interest rate, income of the borrower, type and location of the property, and so forth. The program is self-supporting because the income from the mortgages and certain reserve funds are sufficient to pay the principal and interest on the bonds as well as the administrative expenses of the program. Any losses from mortgage defaults are made good by foreclosure on the property and a system of primary and pool mortgage insurance policies. In the case of the 1979 DSHA program, there is a total of more than \$35 million dollars in mortgage insurance against the \$4-.85 million pool, a figure far in excess of any conceivable losses.

Not all of the bond proceeds are used for mortgages. Some portion is used to pay costs of issuing the bonds, and larger sums are put into reserve accounts to ensure that bondholders receive their principal and interest when it is due. While reserves are necessary to ensure the credit worthiness of mortgage bond issues, it is a measure of the issuer's efficiency if a larger proportion of the proceeds go to fund the mortgages. The percentage of the face amount of the bond issue that went to fund mortgages on the various single-family mortgage bond issues in Delaware is as follows:

|                                  |       |
|----------------------------------|-------|
| Delaware State Housing Authority | 85.08 |
| New Castle County                | 84.4  |
| City of Wilmington               | 84.0  |
| Sussex County                    | 83.4  |

There are a number of devices the issuer can use to get the loan funds from the bond issue to the borrowers. One method is known as a loan-to-lenders, where the agency makes a secured loan to the mortgage lender, and the lender then loans out the proceeds to qualified borrowers. This method was used in the State's first single-family mortgage bond issue, in October 1975.

Another device is known as purchase-from-existing-portfolio. The issuer buys a block of existing mortgage loans from a lender's portfolio, and the lender is required to lend out the proceeds of the sale to qualified borrowers on terms and conditions specified by the issuer. Only one of seventeen lenders in the State's 1979 mortgage bond issue chose this structure. The third type of structure is mortgage purchase, where the issuer purchases the qualified loans from participating lenders.

The degree of risk borne by the issuer increases as you move from loan-to-lenders to purchase of existing loans to mortgage purchase, while the risks borne by the participating lender decrease by the same degree. But it can be argued that the change in risks is only relative, that the risks of loss are minimal no matter which program structure is chosen.

Due to the distinct unpopularity among lenders of the loan-to-lenders structure, the agency's management decided fairly early on to use the mortgage purchase structure. As an experiment, and to give the lenders more options to use their particular expertise, and to try and meet as many needs for low-cost home mortgage money as possible, it was decided to offer lenders a "Chinese menu" of three alternatives: forward commitment mortgages, purchase from existing portfolios, and home improvement loans. Lenders were free to pick and choose any amount or combination of the three programs.

Home improvement loans were included because the agency has long felt that there was a need for low-cost loan money to encourage the rehabilitation of the existing housing stock. In an era of energy and material shortages, rehabilitation makes sense. Purchase from existing portfolio was included in the hope of drawing lenders into the program who might otherwise not have participated. Also, that part of the program would serve the public interest by providing a one-time injection of liquid funds into an increasingly illiquid financial system.

The extra options failed to excite the interest among the lenders that DSHA had hoped. No lender expressed any interest in originating home improvement loans, and only one lender participated in the purchase-from-existing portfolio program.

Aside from these considerations of program structure, however, the crucial questions of program design involve the mortgage loans: what interest rate and points to charge, what size downpayment to require, what underwriting criteria to use, what lenders to involve, and for how much money, new home versus existing ones, and so forth. In many of these questions considerations of the public purpose of the program have to be balanced with the need of the program to be creditworthy, so that the bondholder's interests can be protected and the issue's credit rating maintained.

The program designer's skills are in balancing things so as to get the optimum public benefit while maintaining the program's creditworthiness. Delaware State Housing Authority's management made all its program design decisions with the objective of maximizing the public benefits while obtaining the necessary security for the bondholders.

The basic objective of the program was to serve families of moderate income who were shut out of the mortgage market because of high costs and high downpayment requirements. This objective caused the agency to decide to pay half of the loan origination fee, so that its borrowers need only pay three-fourths of one percent as their up-front costs of getting a program mortgage. This was not a giveaway. The three-quarters of a point is recovered in the interest rate the borrower pays. But the agency's perception was that cent per year over thirty years as opposed to an extra \$250.00 at their loan closing

No quotas requiring large downpayments on some of the mortgages were set because of the feeling that the availability of FHA/VA, and high-ratio (low downpayment) conventional loans was almost as important to the public purpose of the program as the lower interest rate. The only rationale for the program's existence is to assist borrowers whose needs are not being met by private enterprise. And that calls for high-ratio lending.

The program's income limits were set at between \$16,000 and \$22,000 a year, depending on family size. The factors that went into the decision to set the income limits included the State's median family income (about \$18,000 a year), the criticism that has been levelled at tax-exempt mortgage programs for overly high income limits, and a philosophical decision to ration the low cost mortgage money to those families that need it the most.

Taking these factors in reverse order, the first thing that should be remembered is that DSHA's capacity to issue bonds was limited by the General Assembly-imposed statutory debt ceiling of \$100 million. The program's \$49 million bond issue all but exhausted that capacity. The market conditions were such that there was much more demand for mortgage money than the agency could handle. In this situation of shortage, it was decided to ration the available funds to those families that needed it the most, to those who were hardest hit by the drought of mortgage money. And as events turned out, there were not enough funds to go around even for the neediest.

Many in the United States Congress have begun to raise questions about the income limits used in many tax-exempt mortgage programs. The result has been the Ullman Bill, introduced April 25, 1979, with the expressed purpose of banning all tax-exempt mortgage programs, both municipal and state agency programs, good, bad, and indifferent alike. The rule proposed in some compromise versions of the Ullman bill is to allow programs with an income limit of 120% of the area median income. At 110% of the State's median, the DSHA income limit fits into the category of reasonableness proposed for future bond issues.

It has been argued by some that the \$22,000/year income limit used in the 1979 program makes it impossible for builders and realtors to sell expensive homes under the program. So be it. The program's purpose is not to subsidize builders and realtors. It is to subsidize families in need of homes. The real estate and building industry can and do benefit from the program (as will be shown later); but the program was and should be designed with the borrowers first in mind.

As far as geographic targeting goes, the agency's objective was to see that every part of the State got its fair share of the program's mortgage money. The two criteria for judging fair share are population and relative need. Relative need is a consideration because two major jurisdictions had their own municipal mortgage programs at the time DSHA's program got underway. It was thought at that time that it would be a disservice to compete heavily with the local programs, especially when there was a need for mortgages in areas without their own programs.



In line with the policy of minimizing bureaucratic restrictions, there was no formal targeting of mortgage money to jurisdictions. But there was informal targeting in the sense that the agency made lenders aware of its desire for a wide distribution of mortgages, and the markets served by the different lenders were taken into account in allocating funds to mortgage lenders. Also, a concerted effort was made to draw as many small, local institutions into the program as possible, and this was to some extent successful.

Allocations to individual mortgage lenders were based on their requests for participation in the program, their annual volume of mortgage originations in the State, the particular market they served, and their participation in other tax-exempt municipal mortgage programs.

By design, the program documents allowed the agency to re-allocate funds among lenders depending on their actual performance once the program got underway.

One final problem which came up in the program design phase was a technical defect in DSHA's enabling legislation, which had the effect of allowing mortgage banking companies to originate only FHA and VA loans under the program. It was an error of omission rather than commission, for it was only by accident that mortgage bankers were left out of the definition of "Mortgage Lenders" in Title 31, Section 4069 of the Delaware Code. While not a serious problem, it did work a certain inconvenience to both lenders and borrowers.

#### THE PROGRAM'S RESULTS

The typical DSHA borrower is a 28-year old blue-collar worker with a wife and one child, making \$16,300 a year, and moving from an apartment or mobile home to a 15-20 year old detached home with a purchase price of \$35,000. His mortgage is for \$33,600 (96% of the property's value) and is either FHA-insured or VA-guaranteed. The payments are \$303.00 a month, 22% of his gross monthly income.

Significantly, if our average borrower had tried to get a mortgage on the same terms at his local bank he would most likely have been turned down. First of all, most local banks and savings and loans do not make FHA/VA loans. Secondly, most require down payments of 20-40% of the property's value, a hurdle which many first time homeowners find impossible to overcome. In our borrower's case, he would have had to come up with \$5,600 to \$12,600 more cash before he could buy the home. Thirdly, the higher interest rates the banks are forced to charge (10-14% during 1979) means that the monthly payment would be not \$303 but between \$343 and \$443. This \$40-\$140 extra each month represents between 3% and 10% of his monthly gross pay. And even if he felt he could afford the extra expense it is unlikely that the bank would let him try. Local lending criteria call for a monthly payment-to-income ratio of no more than 20-28%, depending upon the individual lender's policies. That means that the monthly payment could be no more than \$272-\$380.

And so, it appears that our average borrower probably was drawn into the market by the low-cost mortgage program. His need for mortgage money was not a need that could be taken care of by the conventional lending institutions in today's market. And while in the past mortgage companies have taken care of much of the demand for FHA and VA loans, the FHA/VA system of charging points has made it increasingly more difficult for borrowers to take advantage of this option.

The following tables reflect the 1,015 loans purchased or committed from the forward commitment part of the program through January 2, 1980. Some reflect the 109 loans made as a result of the reinvestment of the proceeds of the sale of existing mortgage loans to DSHA.

|           |                   |             |             |
|-----------|-------------------|-------------|-------------|
| BORROWERS | 20-22,000/year    | 41          | 4%          |
| INCOME    | 18-20,000/year    | 249         | 25          |
|           | 16-18,000/year    | 254         | 25          |
|           | 14-16,000/year    | 255         | 25          |
|           | 12-14,000/year    | 124         | 12          |
|           | under 12,000/year | 92          | 9           |
|           |                   | <u>1015</u> | <u>100%</u> |

The incomes of the program's borrowers are clustered around the median value of \$16,300/year. The small number of borrowers making less than \$12,000 a year reflects the economic reality



that people in the income segment need a larger subsidy than the low-cost mortgage program can offer in order to be able to afford decent housing. By design, \$12,000 a year is about what the income limit is for the federal Section 8 rental subsidy program. And so it works out that there are two major housing subsidy programs, one a "deep" subsidy for the very poorest in our society, and tax-exempt mortgage revenue bonds providing a "shallow" subsidy for people of moderate income.

| LOAN SIZE      | Number of Loans | Percent     |
|----------------|-----------------|-------------|
| over \$50,000  | 22              | 2%          |
| \$40-50,000    | 178             | 16          |
| \$30-40,000    | 568             | 50          |
| \$20-30,000    | 315             | 28          |
| \$10-20,000    | 41              | 4           |
| under \$10,000 | -0-             | -           |
|                | <u>1124</u>     | <u>100%</u> |

Once again, most of the loans are clustered around our median loan size of \$33,600. This reflects the need of our borrowers to get the most loan they can afford (about two times their annual income) and the narrow income distribution. Those few loans of more than \$50,000 tend to be towards people with some non-taxable income (which is not counted in our income limits), such as active military and veterans, particularly disabled veterans. While the exclusion of non-taxable income from the calculation of the income limit is a loophole, a case can be made that the beneficiaries of this loophole, the veterans, are people to whom our society owes special consideration. Basically, then, the distribution of loan sizes vindicates DSHA's decision not to burden the lenders with a maximum loan amount. The income limit seems to be satisfactory in controlling loan sizes.

| HOUSE PRICE    | Number of Loans | Percent     |
|----------------|-----------------|-------------|
| over \$70,000  | 9               | 1%          |
| \$60-70,000    | 30              | 3           |
| \$50-60,000    | 94              | 8           |
| \$40-50,000    | 283             | 25          |
| \$30-40,000    | 478             | 43          |
| \$20-30,000    | 206             | 18          |
| \$10-20,000    | 24              | 2           |
| under \$10,000 | -0-             | -           |
|                | <u>1124</u>     | <u>100%</u> |

The homes financed under the single-family program are in a fairly narrow price range, with a median price of \$35,000 (which is about 75% of the 1979 average home price of \$47,800). Those cases where the purchase price exceeds \$50,000 are generally second-time homebuyers with larger downpayments. The presence of such borrowers

strengthens the mortgage pool by diversification of risks, both credit risks and neighborhood risks. The fact that 89% of the homes financed cost less than the statewide average home price is evidence that an arbitrary limit on maximum home price was not necessary.

| TYPE OF HOME     | NUMBER OF LOANS | PERCENT     |
|------------------|-----------------|-------------|
| NEW CONSTRUCTION | 138             | 12%         |
| EXISTING         | 986             | 88          |
|                  | <u>1124</u>     | <u>100%</u> |

This breakdown between new and existing homes was not surprising to the program's designers, because most new construction is too expensive for families of moderate income. The purpose of the program, after all, is to subsidize homebuyers and not builders. Some builders of moderately priced homes did take advantage of the program. The following is a list of new subdivisions which have three or more homes financed by the program:

| County     | Subdivision Name | Number of Mortgages | Percent of Subdivision |
|------------|------------------|---------------------|------------------------|
| New Castle | Porter Square    | 19                  | 19%                    |
| New Castle | Glasgow Pines    | 13                  | 6                      |
| New Castle | Beck's Landing   | 6                   | 12                     |
| New Castle | Buckley          | 4                   | 4                      |
| New Castle | Wilton           | 3                   | under 1                |
| New Castle | Elmwood II       | 6                   | 13                     |
| New Castle | Great Oak Farms  | 8                   | 7                      |
| New Castle | Plum Run         | 3                   | 6                      |
| Kent       | Royal Grant      | 4                   | 2                      |
| Kent       | General's Green  | 7                   | 3                      |
| Kent       | Mayfair II       | 3                   | N.A.                   |

76 units

The largest concentration has less than 2% of the program's mortgages. The eleven developments listed above have about 7% of the loans made under the program. The number and diversification of the mortgages on new homes vindicates DSHA's decision to use a 20% subdivision limit instead of limiting all new construction to some percentage of the mortgage pool.

| LOCATION OF MORTGAGES | NUMBER OF LOANS | PERCENT     |
|-----------------------|-----------------|-------------|
| City of Wilmington    | 49              | 4%          |
| Suburban NCC          | 865             | 77          |
| Subtotal, NCC         | 914             | 81%         |
| Kent                  | 180             | 16          |
| Sussex                | 30              | 3           |
|                       | <u>1124</u>     | <u>100%</u> |

This distribution is somewhat at variance with the population distribution in the State. The variance is as follows:

|                    | Share of<br>Population | Share of<br>Mortgages | Variance |
|--------------------|------------------------|-----------------------|----------|
| City of Wilmington | 13%                    | 4%                    | -69%     |
| Suburban NCC       | 56                     | 77                    | +38%     |
| Kent Sussex        | 16                     | 16                    | -0-      |
| Sussex             | 15                     | 3                     | -80%     |

(Population shares based on 1977 estimates of the Bureau of the Census and Delaware Office of Management, Budget, and Planning.) The reason for the variation is the existence of local mortgage programs in both the City of Wilmington and Sussex County during the year, providing \$14.95 million and \$17.5 million in mortgage money, respectively. The mortgage money went where it was most needed, to those areas that did not have a local mortgage program at the time the DSHA program came out. The agency's intention was to not compete with the local programs, and it succeeded. Within each county, the mortgages tended to be concentrated in those neighborhoods where people like our average borrower live. Despite these concentrations, there still was a sufficiently wide distribution that every single General Assembly district has at least one DSHA-financed home in it.

|                          | Number of Loans | Percent |
|--------------------------|-----------------|---------|
| AGE OF BORROWER: over 60 | 7               | 1%      |
| 41-60                    | 78              | 8       |
| 31-40                    | 303             | 30      |
| 26-30                    | 327             | 31      |
| 18-25                    | 300             | 30      |
|                          | 1015            | 100%    |
| FIRST TIME HOMEOWNERS-   | 785             | 77%     |
| SECOND TIME HOMEOWNERS-  | 230             | 23      |
|                          | 1015            | 100%    |

More evidence that the program is reaching those who need assistance the most comes from these two tables. It is a generally accepted fact that those who have been hurt the most by the dramatic increases in housing costs are young people trying to buy their first home. Second time homeowners benefit from the appreciation in the value of their first home and, thanks to the equity it provides are able to make a larger downpayment and thus have a smaller mortgage. (And that mortgage is usually at a lower rate than a younger person with only 5-10% down would be charged.)

One of DSHA's objectives was to provide help for those who need it the most, and that we seem to have done.

|                               | Number of Loans | Percent     |
|-------------------------------|-----------------|-------------|
| FAMILY SIZE: 5 or more people | 155             | 15%         |
| 3-4 people                    | 491             | 48          |
| 2 people                      | 218             | 22          |
| 1 person                      | 151             | 15          |
|                               | <u>1015</u>     | <u>100%</u> |

This distribution was largely in accord with the expectations of the program's designers. While single people are displaying more of a tendency towards buying their homes as opposed to renting them, families with children remain the principal market for homeownership.

|                               | Number of Loans | Percent     |
|-------------------------------|-----------------|-------------|
| LOAN-TO-VALUE RATIOS: 95-100% | 644             | 57%         |
| 90-95%                        | 122             | 11          |
| 80-90%                        | 148             | 13          |
| under 80%                     | 210             | 19          |
|                               | <u>1124</u>     | <u>100%</u> |

#### TYPE OF PRIMARY MORTGAGE INSURANCE:

|                                     |             |             |
|-------------------------------------|-------------|-------------|
| Conventional-with Primary Insurance | 211         | 19%         |
| Conventional-no Primary Insurance   | 111         | 10          |
| FHA-Insured                         | 428         | 38          |
| VA-Guaranteed                       | 374         | 33          |
|                                     | <u>1015</u> | <u>100%</u> |

These tables again illustrate the way the program has supplemented the lending efforts of the local banks and savings and loans, rather than supplant them. Five out of the six largest local lenders do not make FHA loans, VA loans, or insured conventional loans in the normal course of business. Municipal mortgage bond issues require that a certain proportion of the loans they make have a loan-to-value ratio of 80-90% or less. In the case of the City of Wilmington program, 50% of the loans had to have at least 10% down. With Sussex County, only 25% of their mortgages can be 95% loans. In the New Castle County program every loan (except for a limited number of FHA/VA loans) has to have a 10% down payment or better.

The very large number of high-ratio loans made by DSHA shows that the agency's program fills a need.

|                             | Number of Loans | Percent     |
|-----------------------------|-----------------|-------------|
| TYPE OF STRUCTURE: ONE UNIT | 1004            | 99%         |
| TWO UNITS                   | 11              | 1           |
| THREE UNITS                 | -0-             | -           |
| FOUR UNITS                  | -0-             | -           |
|                             | <u>1015</u>     | <u>100%</u> |

In keeping with DSHA's policy of minimizing regulations and red tape, no limits or quotas were set restricting mortgages on two-to-four unit owner-occupied properties. The fact that so few showed up in the mortgage pool reflects the fact that two-to-four unit properties have not really become as popular or as common as they are in some other areas, particularly cities of the northeast and midwest.

#### BENEFITS TO THE STATE FROM THE PROGRAM

The benefits accruing to the State from the DSHA single-family mortgage program are of two types, economic and social. The economic benefits include increased property values, additional transfer tax revenue, and jobs created and preserved by stabilizing the housing market.

Increases in Delaware property values have been lagging behind national averages in recent years, and in some areas actual declines have been reported. While too-rapid appreciation in home prices can be a problem, moderate increases are a wealth-creating mechanism and thus are desirable. While difficult to document precisely, the evidence, on the basis of information supplied by realtors and lenders, is that the DSHA program gave a one-time boost of 5% or so to the values of moderately priced homes. And this increase is likely to have a "ripple effect" as people who got more money for their old home spend it on a larger, more expensive home.

The program turned out to be a plus factor for the State's General Fund. The revenues from the 2% tax levied on real estate transfers are increased because of the price increases alluded to above, and because the program created demand for homes as people were brought back into the real estate market by the low-cost mortgage money. The New Castle County Board of Realtors Multi-List statistics, which cover about half the homes sold in the State, show a dramatic increase in home sales when the DSHA program came on line in April 1979:

#### NUMBER OF HOMES SOLD THROUGH NCCBOR MULTILIST

|           | 1977        | 1978        | 1979        | '78 - '79 % Change |
|-----------|-------------|-------------|-------------|--------------------|
| January   | 268         | 301         | 353         | +17.3%             |
| February  | 314         | 347         | 386         | +11.2              |
| March     | 436         | 493         | 555         | +12.6              |
| April     | 377         | 401         | 491         | +22.4              |
| May       | 420         | 490         | 578         | +18.0              |
| June      | 478         | 513         | 609         | +18.7              |
| July      | 374         | 443         | 421         | - 5.0              |
| August    | 462         | 452         | 499         | +10.4              |
| September | 396         | 512         | 370         | -27.7              |
| October   | 379         | 323         | 458         | +41.8              |
| November  | 323         | 304         | 395         | +29.9              |
| December  | 239         | 304         | 402         | +32.2              |
|           | <u>4466</u> | <u>4883</u> | <u>5517</u> | <u>+13.0%</u>      |



The combination of these two factors resulted in extra transfer tax revenues of approximately \$800,000-\$1,000,000.

The third economic benefit is the creation and preservation of jobs and income. One of the most direct ways to create jobs is through new construction. Even though the program was not directly targeted to new construction, 138 new homes were financed, close to \$6 million in new construction. Approximately 180 construction jobs were created as a direct result, and another 180 jobs were created indirectly. The program had further benefits to the homebuilding industry through the ripple effects of the injection of \$42 million in mortgage money into the housing market. While new construction was, by and large, too expensive for the average borrower under the program, every seller of an existing home to one of the program borrowers is a potential customer for a more expensive new home. A precise figure is impossible to come by, but it stands to reason that if a thousand families move from renting to owning their homes (which is what the program accomplished), some hundreds of families will wind up buying new homes. (Since the supply of existing homes is finite, vacancies are few, and there is not much of a trend for people to move from owning to renting).

The other group of benefits, the social benefits to the State from the program, are harder to quantify but ultimately may be greater than the economic benefits. First of all, you are helping people obtain the type of housing they prefer, at a price they can afford. Homeownership has long been considered desirable in America. This program offers young people the chance to have the same opportunity for homeownership that their parents enjoyed twenty years ago.

Secondly, by making it possible for people to voluntarily move from renting to owning their homes, you help reduce the pressure on the rental housing supply, which has been less than adequate lately due to the economics that make new construction of rental units unfeasible. It helps leave the rental market to those people who want to be there, renting as their first choice and not just because that is all they can afford.

Thirdly, the program helps the peace of mind of homeowners, realtors, and builders who have been hurt by the wild swings in the mortgage market in recent years. The presence of the program helps alleviate the pain and uncertainty by cushioning the swings of the market.

And finally, the existence of a well-run mortgage program is a plus to the State's image as a progressive and attractive place to live. The availability of low-cost mortgage money



is an inducement for families to move to Delaware, even is the bread-winner's job is still out-of-state. There is evidence that the program has encouraged some migration, particularly from Delaware County, Pennsylvania to Brandywine Hundred. This in-migration helps the State's tax base and is another factor boosting property values.

And so we see that the program brings a wide variety of benefits to the State. While not obvious to the casual observer, they are a factor in making Delaware a better place to live.

TABLE 1. DELAWARE SINGLE-FAMILY MORTGAGE BOND ISSUES

| <u>Date</u> | <u>Issuer</u>     | <u>Program</u>    | <u>Issue Size</u><br>(\$ Millions) | <u>Mortgage Funds</u><br>(\$ Millions) | <u>Cost to Borrowers</u><br><u>Mortgage</u><br><u>rates</u> | <u>Points</u> | <u>No</u><br><u>of</u><br><u>Lende</u> |
|-------------|-------------------|-------------------|------------------------------------|----------------------------------------|-------------------------------------------------------------|---------------|----------------------------------------|
| 10-75       | DSHA              | Loan-to-Lenders   | 1.410                              | 1.250                                  | 8.75%                                                       | -0-           | 4                                      |
| 12-78       | Wilmington        | Mortgage Purchase | 17.795                             | 14.950                                 | 8.50%                                                       | 3.00          | 5                                      |
| 3-79        | Sussex County     | Mortgage Purchase | 20.975                             | 17.500                                 | 8.50%                                                       | 1.50          | 7                                      |
| 4-79        | DSHA              | Mortgage Purchase | 49.235                             | 41.850                                 | 8.38%                                                       | 0.75          | 17                                     |
| 12-79       | New Castle County | Mortgage Purchase | 125.000                            | 105.500                                | 9.38%                                                       | 2.00          | 20                                     |

TABLE 2. TAX-EXEMPT SINGLE-FAMILY MORTGAGE FINANCING  
(Millions \$ Mortgage Commitments Written)

|                  |            |                                       |
|------------------|------------|---------------------------------------|
| 1979 (estimated) | DSHA       | 38.0                                  |
|                  | Wilmington | 14.5                                  |
|                  | Sussex     | 15.5                                  |
|                  |            | <u>68.0</u> (20% of Mortgage Market)  |
| 1980 (projected) | New Castle | 105.5                                 |
|                  | Wilmington | 0.5                                   |
|                  | Sussex     | 2.0                                   |
|                  | DSHA-1     | 4.0                                   |
|                  | DSHA-2     | 50.0                                  |
|                  |            | <u>162.0</u> (46% of Mortgage Market) |

TABLE 3. PARTICIPATING LENDERS, 1979 DSHA PROGRAM

| <u>Mortgage Lenders</u>                   | <u>Existing Mortgage<br/>Loans</u> | <u>Forward<br/>Commitment<br/>Mortgage<br/>Loans</u> |
|-------------------------------------------|------------------------------------|------------------------------------------------------|
| Bank of Delaware                          | \$ -                               | \$ 1,000,000                                         |
| Colonial Mortgage Service Company         | -                                  | 3,000,000                                            |
| Delaware Mortgage Service Company         | -                                  | 1,500,000                                            |
| Delaware Savings and Loan Association     | -                                  | 1,000,000                                            |
| Farmers Bank of the State of Delaware     | 5,000,000                          | -                                                    |
| Fidelity Bond and Mortgage Company        | -                                  | 3,000,000                                            |
| First Fed Mortgage Company                | -                                  | 500,000                                              |
| First Federal Savings and Loan Asso. NCC  | -                                  | 3,800,000                                            |
| Heritage Mortgage Finance Company         | -                                  | 10,000,000                                           |
| Home Federal Savings and Loan Asso. Wilm. | -                                  | 1,000,000                                            |
| Kosciuszko Savings and Loan Association   | -                                  | 250,000                                              |
| Lewes and Rehoboth Building and Loan      | -                                  | 350,000                                              |
| The Lomas and Nettleton Company           | -                                  | 2,500,000                                            |
| Margaretten and Company, Inc.             | -                                  | 3,000,000                                            |
| Mercantile Mortgage Corporation           | -                                  | 3,900,000                                            |
| Milford Trust Company                     | -                                  | 250,000                                              |
| VNB Mortgage Corporation                  | -                                  | 1,800,000                                            |
| total                                     | \$5,000,000                        | \$36,850,000                                         |

TABLE 4. PROGRAM INCOME LIMITS

|               |   |                            |
|---------------|---|----------------------------|
| \$16,000 Year | - | One Person Family          |
| 18,000        | - | Two Person Family          |
| 20,000        | - | Three-Four Person Family   |
| 22,000        | - | Five or more Person Family |

TABLE 5. LOAN COMMITMENTS ISSUED, DSHA 1979 BOND ISSUE

|            |               |
|------------|---------------|
| April 1979 | \$1.2 million |
| May        | 7.2           |
| June       | 6.8           |
| July       | 7.5           |
| August     | 5.8           |
| September  | 3.2           |
| October    | 2.6           |
| November   | 1.2           |
| December   | 2.1           |
|            | <u>37.6</u>   |

TABLE 6. DELAWARE HOME SALES, 1978-80  
(Number of homes sold)

|                     |          | New Castle<br>County | Downstate | Total  |
|---------------------|----------|----------------------|-----------|--------|
| 1978                | Existing | 5400                 | 2300      | 7700   |
|                     | New      | 1400                 | 1200      | 2600   |
|                     | Total    | 6800                 | 3500      | 10,300 |
| 1979                | Existing | 6000                 | 2400      | 8400   |
|                     | New      | 1200                 | 1000      | 2200   |
|                     | Total    | 7200                 | 3400      | 10,600 |
| 1980<br>(Projected) | Existing | 5500                 | 2500      | 8000   |
|                     | New      | 1000                 | 1000      | 2000   |
|                     | Total    | 6500                 | 3500      | 10,000 |

TABLE 7. TOTAL MORTGAGE DEMAND  
(Millions of Dollars)

|                  | New Castle<br>County | Downstate | Total |
|------------------|----------------------|-----------|-------|
| 1978             | 224                  | 93        | 317   |
| 1979             | 252                  | 103       | 355   |
| 1980 (Projected) | 241                  | 113       | 354   |

TABLE 8. SINGLE-FAMILY BUILDING PERMITS ISSUED

|                  | NCC  | Downstate | Total |
|------------------|------|-----------|-------|
| 1975             | 855  | 1049      | 1934  |
| 1976             | 1247 | 1175      | 2422  |
| 1977             | 1559 | 1325      | 2884  |
| 1978             | 1441 | 1176      | 2617  |
| 1979             | 1199 | 1009      | 2208  |
| 1980 (Projected) | 1000 | 1000      | 2000  |

TABLE 9. ANALYSIS OF DELAWARE POPULATION BY PROJECTED 1980 INCOME  
(Thousand of Households)

|                   | Under \$25m/year | \$25-37m/year | over \$37m/year | Total |
|-------------------|------------------|---------------|-----------------|-------|
| New Castle County | 73               | 33            | 30              | 139   |
| Downstate         | 35               | 13            | 6               | 54    |
| Total             | 108              | 46            | 36              | 190   |

(\$37,000/year current income corresponds to an income limit of \$33,000 based on prior year's earnings.)

MAP 1. DELAWARE CENSUS COUNTY DIVISIONS



TABLE 10. LOCATION OF LOANS BY CENSUS COUNTY DIVISIONS

| NEW CASTLE COUNTY     | Number of<br>Loans | Number of Households<br>1970 Census |
|-----------------------|--------------------|-------------------------------------|
| Brandywine            | 145                | 26,379                              |
| Piedmont              | 12                 | 4,200                               |
| Wilmington            | 49                 | 27,565                              |
| Lower Christiana      | 155                | 14,341                              |
| Upper Christiana      | 67                 | 2,673                               |
| Pike Creek            | 89                 | 8,811                               |
| Greater Newark        | 148                | 13,105                              |
| New Castle            | 162                | 14,125                              |
| Central Pencader      | 43                 | 602                                 |
| Red Lion              | 21                 | 1,003                               |
| Middletown-Odessa     | 23                 | 2,970                               |
|                       | <u>914</u>         | <u>115,774</u>                      |
| KENT COUNTY           |                    |                                     |
| Smyrna East           | 7                  | 2,393                               |
| Smyrna West           | 4                  | 730                                 |
| Dover                 | 90                 | 5,057                               |
| Dover East            | 6                  | 2,965                               |
| Dover West            | 12                 | 1,603                               |
| Camden-Wyoming        | 38                 | 2,496                               |
| Harrington North      | 8                  | 1,103                               |
| Harrington South      | 3                  | 2,076                               |
| Milford North         | 14                 | 1,793                               |
| Central Kent          | 8                  | 3,152                               |
|                       | <u>180</u>         | <u>23,368</u>                       |
| SUSSEX COUNTY         |                    |                                     |
| Milford South         | 7                  | 3,248                               |
| Bridgeville-Greenwood | 1                  | 1,848                               |
| Seaford               | 6                  | 5,102                               |
| Georgetown            | 1                  | 1,768                               |
| Milton                | 2                  | 1,433                               |
| Lewes                 | 5                  | 3,254                               |
| Millsboro             | 2                  | 2,265                               |
| Selbyville-Frankford  | 3                  | 3,356                               |
| Laurel-Delmar         | 3                  | 3,388                               |
|                       | <u>30</u>          | <u>25,662</u>                       |



HOUSING PRODUCTION DATA

FOURTH QUARTER, 1979

CHARTS 1 - 12B

44A

CHART 1-A

NEW HOUSING UNITS AUTHORIZED IN PERMIT-ISSUING PLACES<sup>1/</sup>

| AREA            | TYPE<br>OF<br>STRUCTURE | NUMBER OF HOUSING UNITS |               |               |       |              |       |                |     |     |     |
|-----------------|-------------------------|-------------------------|---------------|---------------|-------|--------------|-------|----------------|-----|-----|-----|
|                 |                         | 1975<br>TOTAL           | 1976<br>TOTAL | 1977<br>TOTAL | 1978  |              | 1979  |                |     |     |     |
|                 |                         |                         |               |               | TOTAL | 4th.<br>QTR. | TOTAL | .. 4th QUARTER |     |     |     |
|                 |                         |                         |               |               |       |              |       | 1ST            | 2ND | 3RD | 4TH |
| WILMING-<br>TON | Sngl.-fam.              | 30                      | 48            | 31            | 82    | 9            | 60    | 1              | 32  | 11  | 16  |
|                 | Multi-fam.              | 0                       | 0             | 141           | 76    | 0            | 136   | 136            | 0   | 0   | 0   |
|                 | TOTAL                   | 30                      | 48            | 172           | 158   | 9            | 196   | 137            | 32  | 11  | 16  |
| NEWARK          | Sngl.-fam.              | 28                      | 107           | 32            | 22    | 6            | 25    | 3              | 4   | 3   | 15  |
|                 | Multi-fam.              | 0                       | 0             | 0             | 12    | 12           | 150   | 150            | 0   | 0   | 0   |
|                 | TOTAL                   | 28                      | 107           | 32            | 34    | 18           | 175   | 153            | 4   | 3   | 15  |
| NEW<br>CASTLE   | Sngl.-fam.              | 23                      | 7             | 9             | 4     | 3            | 5     | 3              | 1   | 1   | 0   |
|                 | Multi-fam.              | 0                       | 0             | 4             | 0     | 0            | 0     | 0              | 0   | 0   | 0   |
|                 | TOTAL                   | 23                      | 7             | 13            | 4     | 3            | 5     | 3              | 1   | 1   | 0   |
| ELSMERE         | Sngl.-fam.              | 3                       | 1             | 5             | 0     | 0            | 0     | 0              | 0   | 0   | 0   |
|                 | Multi-fam.              | 0                       | 0             | 0             | 0     | 0            | 0     | 0              | 0   | 0   | 0   |
|                 | TOTAL                   | 3                       | 1             | 5             | 0     | 0            | 0     | 0              | 0   | 0   | 0   |
| DEILE-<br>FONTI | Sngl.-fam.              | 0                       | 0             | 0             | 1     | 0            | 0     | 0              | 0   | 0   | 0   |
|                 | Multi-fam.              | 0                       | 0             | 0             | 0     | 0            | 0     | 0              | 0   | 0   | 0   |
|                 | TOTAL                   | 0                       | 0             | 0             | 1     | 0            | 0     | 0              | 0   | 0   | 0   |
| NCC<br>BALANCE  | Sngl.-fam.              | 801                     | 1084          | 1482          | 1332  | 382          | 1,095 | 111            | 415 | 344 | 225 |
|                 | Multi-fam.              | 668                     | 84            | 775           | 211   | 0            | 280   | 100            | 72  | 108 | 0   |
|                 | TOTAL                   | 1469                    | 1168          | 2257          | 1543  | 382          | 1,375 | 211            | 487 | 452 | 225 |
| NCC<br>TOTAL    | Sngl.-fam.              | 885                     | 1247          | 1559          | 1441  | 400          | 1,185 | 118            | 452 | 359 | 256 |
|                 | Multi-fam.              | 668                     | 84            | 920           | 299   | 12           | 566   | 386            | 72  | 108 | 0   |
|                 | TOTAL                   | 1553                    | 1331          | 2479          | 1740  | 412          | 1,751 | 504            | 524 | 467 | 256 |

CHART 1-B

NEW HOUSING UNITS AUTHORIZED IN PERMIT-ISSUING PLACES<sup>1/</sup>

| AREA                      | TYPE<br>OF<br>STRUCTURE | NUMBER OF HOUSING UNITS |               |               |       |            |       |             |     |     |     |
|---------------------------|-------------------------|-------------------------|---------------|---------------|-------|------------|-------|-------------|-----|-----|-----|
|                           |                         | 1975<br>TOTAL           | 1976<br>TOTAL | 1977<br>TOTAL | 1978  |            | 1979  |             |     |     |     |
|                           |                         |                         |               |               | TOTAL | 4th<br>QTR | TOTAL | 4th QUARTER |     |     |     |
|                           |                         |                         |               |               |       |            |       | 1st         | 2nd | 3rd | 4th |
| DOVER                     | Sngl.-fam.              | 82                      | 107           | 134           | 107   | 25         | 83    | 8           | 28  | 30  | 17  |
|                           | Multi-fam.              | 264                     | 0             | 4             | 102   | 0          | 161   | 6           | 0   | 6   | 149 |
|                           | TOTAL                   | 366                     | 107           | 138           | 209   | 25         | 244   | 14          | 28  | 36  | 166 |
| SMYRNA                    | Sngl.-fam.              | 63                      | 61            | 14            | 8     | 2          | 7     | 4           | 1   | 1   | 1   |
|                           | Multi-fam.              | 61                      | 0             | 0             | 0     | 0          | 0     | 0           | 0   | 0   | 0   |
|                           | TOTAL                   | 124                     | 61            | 14            | 8     | 2          | 7     | 4           | 1   | 1   | 1   |
| MILFORD                   | Sngl.-fam.              | 2                       | 2             | 1             | 4     | 0          | 3     | 0           | 0   | 0   | 3   |
|                           | Multi-fam.              | 0                       | 0             | 0             | 0     | 0          | 0     | 0           | 0   | 0   | 0   |
|                           | TOTAL                   | 2                       | 2             | 1             | 4     | 0          | 3     | 0           | 0   | 0   | 3   |
| HARRING-<br>TON           | Sngl.-fam.              | 5                       | 3             | 3             | 2     | 0          | 1     | 0           | 0   | 0   | 1   |
|                           | Multi-fam.              | 0                       | 0             | 0             | 0     | 0          | 0     | 0           | 0   | 0   | 0   |
|                           | TOTAL                   | 5                       | 3             | 3             | 2     | 0          | 1     | 0           | 0   | 0   | 1   |
| CAMDEN                    | Sngl.-fam.              | --                      | --            | --            | --    | 0          | 2     | 0           | 0   | 2   | 0   |
|                           | Multi-fam.              | --                      | --            | --            | --    | 0          | 0     | 0           | 0   | 0   | 0   |
|                           | TOTAL                   | --                      | --            | --            | --    | 0          | 2     | 0           | 0   | 2   | 0   |
| KENT<br>COUNTY<br>BALANCE | Sngl.-fam.              | 298                     | 365           | 398           | 322   | 68         | 275   | 46          | 70  | 79  | 80  |
|                           | Multi-fam.              | 116                     | 4             | 10            | 0     | 0          | 0     | 0           | 0   | 0   | 0   |
|                           | TOTAL                   | 414                     | 369           | 408           | 322   | 68         | 275   | 46          | 70  | 79  | 80  |
| KENT<br>COUNTY<br>TOTAL   | Sngl.-fam.              | 450                     | 538           | 550           | 443   | 95         | 372   | 58          | 100 | 112 | 102 |
|                           | Multi-fam.              | 441                     | 4             | 14            | 102   | 0          | 161   | 6           | 0   | 6   | 149 |
|                           | TOTAL                   | 891                     | 542           | 56            | 545   | 95         | 533   | 64          | 100 | 118 | 251 |

CHART 1-C

## NEW HOUSING UNITS AUTHORIZED IN PERMIT-ISSUING PLACES 1/

| AREA                        | TYPE OF STRUCTURE | NUMBER OF HOUSING UNITS |               |               |       |             |       |             |     |     |     |
|-----------------------------|-------------------|-------------------------|---------------|---------------|-------|-------------|-------|-------------|-----|-----|-----|
|                             |                   | 1975<br>TOTAL           | 1976<br>TOTAL | 1977<br>TOTAL | 1978  |             | 1979  |             |     |     |     |
|                             |                   |                         |               |               | TOTAL | 4th<br>QTR. | TOTAL | 4th QUARTER |     |     |     |
|                             |                   |                         |               |               |       |             |       | 1ST         | 2ND | 3RD | 4TH |
| BETHANY                     | Sngl.-fam.        | 11                      | 26            | 31            | 41    | 11          | 36    | 4           | 10  | 9   | 13  |
|                             | Multi-fam.        | 0                       | 0             | 16            | 34    | 8           | 28    | 4           | 12  | 4   | 8   |
|                             | TOTAL             | 11                      | 26            | 47            | 75    | 19          | 64    | 8           | 22  | 13  | 21  |
| LAUREL                      | Sngl.-fam.        | 1                       | 1             | 2             | 3     | 1           | 4     | 0           | 1   | 1   | 2   |
|                             | Multi-fam.        | 0                       | 0             | 32            | 0     | 0           | 0     | 0           | 0   | 0   | 0   |
|                             | TOTAL             | 1                       | 1             | 34            | 3     | 1           | 4     | 0           | 1   | 1   | 2   |
| LEWES                       | Sngl.-fam.        | 3                       | 2             | 6             | 3     | 0           | 2     | 1           | 0   | 1   | 0   |
|                             | Multi-fam.        | 0                       | 0             | 24            | 0     | 0           | 2     | 2           | 0   | 0   | 0   |
|                             | TOTAL             | 3                       | 2             | 30            | 3     | 0           | 4     | 3           | 0   | 1   | 0   |
| MILFORD<br>(S)              | Sngl.-fam.        | 9                       | 5             | 4             | 12    | 8           | 9     | 0           | 2   | 5   | 2   |
|                             | Multi-fam.        | 0                       | 0             | 0             | 0     | 0           | 40    | 0           | 0   | 40  | 0   |
|                             | TOTAL             | 9                       | 5             | 4             | 12    | 8           | 49    | 0           | 2   | 45  | 2   |
| REHOBOTH                    | Sngl.-fam.        | 16                      | 9             | 13            | 31    | 4           | 23    | 8           | 4   | 10  | 1   |
|                             | Multi-fam.        | 0                       | 0             | 8             | 0     | 0           | 0     | 0           | 0   | 0   | 0   |
|                             | TOTAL             | 16                      | 9             | 21            | 31    | 4           | 23    | 8           | 4   | 10  | 1   |
| SEAFORD                     | Sngl.-fam.        | 17                      | 13            | 9             | 8     | 4           | 5     | 1           | 0   | 2   | 2   |
|                             | Multi-fam.        | 0                       | 18            | 0             | 0     | 0           | 0     | 0           | 0   | 0   | 0   |
|                             | TOTAL             | 17                      | 31            | 9             | 8     | 4           | 5     | 1           | 0   | 2   | 2   |
| MILTON                      | Sngl.-fam.        | 1                       | 1             | 3             | 1     | 0           | 1     | 1           | 0   | 0   | 0   |
|                             | Multi-fam.        | 0                       | 0             | 0             | 0     | 0           | 0     | 0           | 0   | 0   | 0   |
|                             | TOTAL             | 1                       | 1             | 3             | 1     | 0           | 1     | 1           | 0   | 0   | 0   |
| MILLSBORO                   | Sngl.-fam.        | 0                       | 3             | 1             | 9     | 2           | 1     | 0           | 1   | 0   | 0   |
|                             | Multi-fam.        | 0                       | 19            | 0             | 32    | 0           | 0     | 0           | 0   | 0   | 0   |
|                             | TOTAL             | 0                       | 22            | 1             | 41    | 2           | 1     | 0           | 1   | 0   | 0   |
| GEORGE-<br>TOWN             | Sngl.-fam.        | 2                       | 2             | 4             | 3     | 0           | 5     | 2           | 2   | 0   | 1   |
|                             | Multi-fam.        | 0                       | 0             | 0             | 0     | 0           | 8     | 0           | 8   | 0   | 0   |
|                             | TOTAL             | 2                       | 2             | 4             | 3     | 0           | 13    | 2           | 10  | 0   | 1   |
| BALANCE<br>SUSSEX<br>COUNTY | Sngl.-fam.        | 539                     | 575           | 682           | 622   | 163         | 556   | 100         | 140 | 172 | 144 |
|                             | Multi-fam.        | 2                       | 46            | 90            | 32    | 8           | 4     | 4           | 0   | 0   | 0   |
|                             | TOTAL             | 541                     | 621           | 772           | 654   | 171         | 560   | 104         | 140 | 172 | 144 |
| SUSSEX<br>COUNTY<br>TOTAL   | Sngl.-fam.        | 599                     | 637           | 775           | 733   | 193         | 642   | 117         | 160 | 200 | 165 |
|                             | Multi-fam.        | 2                       | 46            | 170           | 98    | 16          | 82    | 10          | 20  | 44  | 8   |
|                             | TOTAL             | 601                     | 726           | 925           | 831   | 209         | 724   | 127         | 180 | 244 | 173 |
| STATE<br>TOTAL              | Sngl.-fam.        | 1934                    | 2422          | 2864          | 2617  | 688         | 2,199 | 293         | 711 | 672 | 523 |
|                             | Multi-fam.        | 1111                    | 171           | 1104          | 499   | 28          | 809   | 402         | 92  | 158 | 157 |
|                             | TOTAL             | 3045                    | 2593          | 3968          | 3116  | 716         | 3,008 | 695         | 803 | 830 | 680 |

CHART 2-A

COST OF PERMIT-AUTHORIZED CONSTRUCTION<sup>2/</sup>

| AREA         | TYPE OF STRUCTURE | VALUATIONS (THOUSANDS OF DOLLARS) |            |            |        |          |        |             |        |        |       |
|--------------|-------------------|-----------------------------------|------------|------------|--------|----------|--------|-------------|--------|--------|-------|
|              |                   | 1975 TOTAL                        | 1976 TOTAL | 1977 TOTAL | 1978   |          | TOTAL  | 4th QUARTER |        |        |       |
|              |                   |                                   |            |            | TOTAL  | 4th QTR. |        | 1ST         | 2ND    | 3RD    | 4TH   |
| WILMINGTON   | Sngl.-fam.        | 740                               | 1,299      | 1,101      | 4,170  | 322      | 3,206  | 43          | 1,422  | 1,024  | 717   |
|              | Multi-fam.        | 0                                 | 0          | 3,633      | 2,051  | 0        | 3,836  | 3,836       | 0      | 0      | 0     |
|              | TOTAL             | 740                               | 1,299      | 4,734      | 6,221  | 322      | 7,042  | 3,879       | 1,422  | 1,024  | 717   |
| NEWARK       | Sngl.-fam.        | 606                               | 2,135      | 876        | 683    | 162      | 655    | 105         | 132    | 128    | 290   |
|              | Multi-fam.        | 0                                 | 0          | 0          | 35     | 35       | 3,723  | 3,723       | 0      | 0      | 0     |
|              | TOTAL             | 606                               | 2,135      | 876        | 718    | 197      | 4,378  | 3,828       | 132    | 128    | 290   |
| NEW CASTLE   | Sngl.-fam.        | 483                               | 152        | 218        | 115    | 95       | 110    | 40          | 45     | 25     | 0     |
|              | Multi-fam.        | 0                                 | 0          | 107        | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
|              | TOTAL             | 483                               | 152        | 325        | 115    | 95       | 110    | 40          | 45     | 25     | 0     |
| ELSMERE      | Sngl.-fam.        | 55                                | 15         | 125        | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
|              | Multi-fam.        | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
|              | TOTAL             | 55                                | 15         | 125        | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
| BRIDGE-FONTE | Sngl.-fam.        | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
|              | Multi-fam.        | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
|              | TOTAL             | 0                                 | 0          | 0          | 0      | 0        | 0      | 0           | 0      | 0      | 0     |
| NCC BALANCE  | Sngl.-fam.        | 21,063                            | 26,900     | 38,846     | 37,481 | 10,291   | 33,492 | 3,775       | 12,437 | 10,292 | 6,988 |
|              | Multi-fam.        | 8,332                             | 1,964      | 9,221      | 5,760  | 0        | 4,190  | 1,733       | 729    | 1,728  | 0     |
|              | TOTAL             | 29,395                            | 28,864     | 48,067     | 43,241 | 10,291   | 37,682 | 5,508       | 13,166 | 12,020 | 6,988 |
| NCC TOTAL    | Sngl.-fam.        | 22,957                            | 30,561     | 41,166     | 42,447 | 10,870   | 37,463 | 3,963       | 14,036 | 11,469 | 7,995 |
|              | Multi-fam.        | 8,332                             | 1,964      | 12,961     | 7,846  | 35       | 11,749 | 9,292       | 729    | 1,728  | 0     |
|              | TOTAL             | 31,289                            | 32,465     | 54,127     | 50,293 | 10,905   | 49,212 | 13,255      | 14,765 | 13,197 | 7,995 |



CHART 2-B

COST OF PERMIT-AUTHORIZED CONSTRUCTION<sup>2/</sup>

| AREA                      | TYPE<br>OF<br>STRUCTURE | VALUATION (THOUSANDS OF DOLLARS) |               |               |        |            |        |             |       |       |       |
|---------------------------|-------------------------|----------------------------------|---------------|---------------|--------|------------|--------|-------------|-------|-------|-------|
|                           |                         | 1975<br>TOTAL                    | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |            | 1979   |             |       |       |       |
|                           |                         |                                  |               |               | TOTAL  | 4th<br>QTR | TOTAL  | 4th QUARTER |       |       |       |
|                           |                         |                                  |               |               |        |            |        | 1st         | 2nd   | 3rd   | 4th   |
| DOVER                     | Sngl.-fam.              | 2,166                            | 3,117         | 3,463         | 3,026  | 530        | 2,817  | 238         | 1,094 | 923   | 562   |
|                           | Multi-fam.              | 2,276                            | 0             | 85            | 1,040  | 88         | 5,893  | 120         | 0     | 120   | 5,653 |
|                           | TOTAL                   | 4,442                            | 3,117         | 3,551         | 4,066  | 618        | 8,710  | 358         | 1,094 | 1,043 | 6,215 |
| SMYRNA                    | Sngl.-fam.              | 1,632                            | 1,693         | 533           | 268    | 35         | 243    | 140         | 25    | 35    | 43    |
|                           | Multi-fam.              | 1,619                            | 0             | 0             | 0      | 0          | 0      | 0           | 0     | 0     | 0     |
|                           | TOTAL                   | 3,251                            | 1,693         | 533           | 268    | 35         | 243    | 140         | 25    | 35    | 43    |
| MILFORD                   | Sngl.-fam.              | 49                               | 62            | 30            | 126    | 0          | 231    | 0           | 0     | 0     | 231   |
|                           | Multi-fam.              | 0                                | 0             | 0             | 0      | 0          | 0      | 0           | 0     | 0     | 0     |
|                           | TOTAL                   | 49                               | 62            | 30            | 126    | 0          | 231    | 0           | 0     | 0     | 231   |
| HARRING-<br>TON           | Sngl.-fam.              | 134                              | 78            | 263           | 66     | 0          | 63     | 0           | 24    | 0     | 39    |
|                           | Multi-fam.              | 0                                | 0             | 0             | 0      | 0          | 0      | 0           | 0     | 0     | 0     |
|                           | TOTAL                   | 134                              | 78            | 263           | 66     | 0          | 63     | 0           | 24    | 0     | 39    |
| CAMDEN                    | Sngl.-fam.              | --                               | --            | --            | --     | --         | 61     | 0           | 0     | 61    | 0     |
|                           | Multi-fam.              | --                               | --            | --            | --     | --         | 0      | 0           | 0     | 0     | 0     |
|                           | TOTAL                   | --                               | --            | --            | --     | --         | 61     | 0           | 0     | 61    | 0     |
| KENT<br>COUNTY<br>BALANCE | Sngl.-fam.              | 8,374                            | 11,483        | 14,818        | 11,774 | 3,583      | 11,488 | 1,975       | 2,921 | 3,463 | 3,129 |
|                           | Multi-fam.              | 1,615                            | 35            | 120           | 0      | 40         | 0      | 0           | 0     | 0     | 0     |
|                           | TOTAL                   | 9,989                            | 11,518        | 14,938        | 11,774 | 3,623      | 11,488 | 1,975       | 2,921 | 3,463 | 3,129 |
| KENT<br>COUNTY<br>TOTAL   | Sngl.-fam.              | 12,195                           | 16,432        | 19,107        | 15,260 | 4,148      | 14,903 | 2,353       | 4,064 | 4,482 | 4,004 |
|                           | Multi-fam.              | 5,510                            | 35            | 208           | 1,040  | 128        | 5,893  | 120         | 0     | 120   | 5,653 |
|                           | TOTAL                   | 17,865                           | 16,467        | 19,315        | 16,300 | 4,276      | 20,796 | 2,473       | 4,064 | 4,602 | 9,657 |



CHART 2-C

COST OF PERMIT-AUTHORIZED CONSTRUCTION<sup>2/</sup>

| AREA                        | TYPE OF STRUCTURE | VALUATIONS (THOUSANDS OF DOLLARS) |               |               |        |          |        |             |        |        |        |
|-----------------------------|-------------------|-----------------------------------|---------------|---------------|--------|----------|--------|-------------|--------|--------|--------|
|                             |                   | 1975<br>TOTAL                     | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |          | TOTAL  | 4th QUARTER |        |        |        |
|                             |                   |                                   |               |               | TOTAL  | 4th QTR. |        | 1ST         | 2ND    | 3RD    | 4TH    |
| BETHANY                     | Sngl.-fam.        | 329                               | 811           | 981           | 1,347  | 338      | 1,382  | 158         | 419    | 271    | 534    |
|                             | Multi-fam.        | 0                                 | 0             | 400           | 853    | 215      | 700    | 100         | 300    | 100    | 200    |
|                             | TOTAL             | 329                               | 811           | 1,381         | 2,200  | 553      | 2,082  | 258         | 719    | 371    | 734    |
| LAUREL                      | Sngl.-fam.        | 19                                | 21            | 44            | 72     | 18       | 132    | 0           | 28     | 29     | 75     |
|                             | Multi-fam.        | 0                                 | 0             | 615           | 0      | 0        | 0      | 0           | 0      | 0      | 0      |
|                             | TOTAL             | 19                                | 21            | 659           | 72     | 18       | 132    | 0           | 28     | 29     | 75     |
| LEWES                       | Sngl.-fam.        | 69                                | 51            | 148           | 96     | 0        | 55     | 15          | 0      | 40     | 0      |
|                             | Multi-fam.        | 0                                 | 0             | 700           | 0      | 0        | 7      | 7           | 0      | 0      | 0      |
|                             | TOTAL             | 69                                | 51            | 848           | 96     | 0        | 62     | 22          | 0      | 40     | 0      |
| MILFORD<br>(S)              | Sngl.-fam.        | 372                               | 103           | 164           | 437    | 251      | 395    | 0           | 150    | 184    | 61     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0        | 920    | 0           | 0      | 920    | 0      |
|                             | TOTAL             | 372                               | 103           | 164           | 437    | 251      | 1,315  | 0           | 150    | 1,104  | 61     |
| REHOBOTH                    | Sngl.-fam.        | 509                               | 291           | 393           | 1,199  | 149      | 1,037  | 376         | 120    | 490    | 51     |
|                             | Multi-fam.        | 0                                 | 0             | 240           | 0      | 0        | 0      | 0           | 0      | 0      | 0      |
|                             | TOTAL             | 509                               | 291           | 633           | 1,199  | 149      | 1,037  | 376         | 120    | 490    | 51     |
| SEAFORD                     | Sngl.-fam.        | 395                               | 359           | 266           | 248    | 89       | 221    | 100         | 0      | 81     | 40     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0        | 0      | 0           | 0      | 0      | 0      |
|                             | TOTAL             | 395                               | 359           | 266           | 248    | 89       | 221    | 100         | 0      | 81     | 40     |
| MILTON                      | Sngl.-fam.        | 18                                | 15            | 78            | 36     | 0        | 26     | 26          | 0      | 0      | 0      |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0        | 0      | 0           | 0      | 0      | 0      |
|                             | TOTAL             | 18                                | 15            | 78            | 36     | 0        | 26     | 26          | 0      | 0      | 0      |
| MILLSBORO                   | Sngl.-fam.        | 0                                 | 158           | 31            | 327    | 70       | 29     | 0           | 29     | 0      | 0      |
|                             | Multi-fam.        | 0                                 | 140           | 0             | 620    | 0        | 0      | 0           | 0      | 0      | 0      |
|                             | TOTAL             | 0                                 | 298           | 31            | 947    | 70       | 29     | 0           | 29     | 0      | 0      |
| GEORGE-<br>TOWN             | Sngl.-fam.        | 55                                | 55            | 118           | 91     | 0        | 178    | 94          | 56     | 0      | 28     |
|                             | Multi-fam.        | 0                                 | 0             | 0             | 0      | 0        | 150    | 0           | 150    | 0      | 0      |
|                             | TOTAL             | 55                                | 55            | 118           | 91     | 0        | 328    | 94          | 206    | 0      | 28     |
| BALANCE<br>SUSSEX<br>COUNTY | Sngl.-fam.        | 14,751                            | 15,761        | 24,790        | 21,745 | 6,066    | 22,182 | 4,011       | 5,640  | 6,840  | 5,691  |
|                             | Multi-fam.        | 43                                | 721           | 1,617         | 1,232  | 240      | 168    | 168         | 0      | 0      | 0      |
|                             | TOTAL             | 14,794                            | 16,482        | 26,407        | 22,977 | 6,306    | 22,350 | 4,179       | 5,640  | 6,840  | 5,691  |
| SUSSEX<br>COUNTY<br>TOTAL   | Sngl.-fam.        | 16,514                            | 17,624        | 27,053        | 25,607 | 6,984    | 25,637 | 4,780       | 6,442  | 7,935  | 6,480  |
|                             | Multi-fam.        | 43                                | 11,071        | 3,532         | 2,705  | 455      | 1,945  | 275         | 450    | 1,020  | 200    |
|                             | TOTAL             | 16,557                            | 18,695        | 30,582        | 28,312 | 7,439    | 27,582 | 5,055       | 6,895  | 8,955  | 6,680  |
| STATE<br>TOTAL              | Sngl.-fam.        | 51,826                            | 64,557        | 87,326        | 83,318 | 21,301   | 78,003 | 11,096      | 24,542 | 23,886 | 18,479 |
|                             | Multi-fam.        | 13,856                            | 3,070         | 16,701        | 11,592 | 490      | 19,587 | 2,687       | 1,179  | 2,868  | 5,853  |
|                             | TOTAL             | 65,682                            | 67,627        | 104,027       | 94,911 | 21,791   | 97,590 | 13,783      | 25,721 | 26,754 | 24,332 |

CHART 3-A

## AVERAGE UNIT COST OF PERMIT-AUTHORIZED CONSTRUCTION

| AREA            | TYPE OF STRUCTURE | AVERAGE CONSTRUCTION COST |               |               |        |          |        |             |        |        |       |
|-----------------|-------------------|---------------------------|---------------|---------------|--------|----------|--------|-------------|--------|--------|-------|
|                 |                   | 1975<br>TOTAL             | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |          | TOTAL  | 4th Quarter |        |        |       |
|                 |                   |                           |               |               | TOTAL  | 4th QTR. |        | 1ST         | 2ND    | 3RD    | 4TH   |
| WILMING-<br>TON | Sngl.-fam.        | 25,000                    | 27,058        | 36,677        | 44,144 | 36,888   | 72,881 | 43,000      | 44,437 | 93,163 | 44,81 |
|                 | Multi-fam.        | 0                         | 0             | 25,765        | 26,991 | 0        | 28,209 | 28,209      | 0      | 0      |       |
| NEWARK          | Sngl.-fam.        | 21,643                    | 19,995        | 27,189        | 33,584 | 27,033   | 26,268 | 35,200      | 33,050 | 42,966 | 19,31 |
|                 | Multi-fam.        | 0                         | 0             | 0             | 2,916  | 2,916    | 24,826 | 24,826      | 0      | 0      |       |
| NEW<br>CASTLE   | Sngl.-fam.        | 20,125                    | 21,714        | 27,333        | 25,830 | 31,660   | 36,666 | 40,000      | 45,000 | 25,000 |       |
|                 | Multi-fam.        | 0                         | 0             | 26,750        | 0      | 0        | 0      | 0           | 0      | 0      |       |
| ELSMERE         | Sngl.-fam.        | 27,500                    | 15,000        | 25,000        | 0      | 0        | 0      | 0           | 0      | 0      |       |
|                 | Multi-fam.        | 0                         | 0             | 0             | 0      | 0        | 0      | 0           | 0      | 0      |       |
| BELLE-<br>PONTE | Sngl.-fam.        | 0                         | 0             | 0             | 12,000 | 0        | 0      | 0           | 0      | 0      |       |
|                 | Multi-fam.        | 0                         | 0             | 0             | 0      | 0        | 0      | 0           | 0      | 0      |       |
| NCC<br>BALANCE  | Sngl.-fam.        | 21,869                    | 24,815        | 26,595        | 27,714 | 26,941   | 27,193 | 34,012      | 29,969 | 19,116 | 31,0  |
|                 | Multi-fam.        | 12,473                    | 23,381        | 11,413        | 23,685 | 0        | 15,000 | 17,333      | 10,270 | 16,000 |       |
| NCC<br>TOTAL    | Sngl.-fam.        | 21,758                    | 24,459        | 26,751        | 28,905 | 27,202   | 31,617 | 34,172      | 31,054 | 31,953 | 31,2  |
|                 | Multi-fam.        | 12,473                    | 23,381        | 13,074        | 19,319 | 2,916    | 20,779 | 24,077      | 10,270 | 16,000 |       |

CHART 3-B

## AVERAGE UNIT OF PERMIT-AUTHORIZED CONSTRUCTION

| AREA                      | TYPE<br>OF<br>STRUCTURE | AVERAGE CONSTRUCTION COST |               |               |        |             |        |             |        |        |        |
|---------------------------|-------------------------|---------------------------|---------------|---------------|--------|-------------|--------|-------------|--------|--------|--------|
|                           |                         | 1975<br>TOTAL             | 1976<br>TOTAL | 1977<br>TOTAL | 1978   |             | 1979   |             |        |        |        |
|                           |                         |                           |               |               | TOTAL  | 4th<br>QTR. | TOTAL  | 4th QUARTER |        |        |        |
|                           |                         |                           |               |               |        |             |        | 1st.        | 2nd.   | 3rd.   | 4th.   |
| DOVER                     | Sngl.-fam.              | 26,524                    | 29,127        | 26,919        | 32,616 | 28,240      | 33,942 | 29,750      | 39,071 | 30,766 | 33,073 |
|                           | Multi-fam.              | 8,620                     | 0             | 11,000        | 13,230 | 0           | 36,200 | 20,000      | 0      | 20,000 | 37,505 |
| SMYRNA                    | Sngl.-fam.              | 25,902                    | 27,757        | 32,205        | 31,766 | 29,500      | 20,404 | 10,000      | 25,000 | 35,000 | 42,825 |
|                           | Multi-fam.              | 26,548                    | 0             | 0             | 0      | 0           | 0      | 0           | 0      | 0      | 0      |
| MILFORD                   | Sngl.-fam.              | 24,250                    | 31,025        | 30,000        | 31,625 | 0           | 76,833 | 0           | 0      | 0      | 76,833 |
|                           | Multi-fam.              | 0                         | 0             | 0             | 0      | 0           | 0      | 0           | 0      | 0      | 0      |
| HARRINGTON                | Sngl.-fam.              | 26,700                    | 25,717        | 24,787        | 33,000 | 0           | 31,950 | 0           | 24,900 | 0      | 39,000 |
|                           | Multi-fam.              | 0                         | 0             | 0             | 0      | 0           | 0      | 0           | 0      | 0      | 0      |
| CAMDEN                    | Sngl.-fam.              | --                        | --            | --            | --     | 0           | 30,387 | 0           | 0      | 30,387 | 0      |
|                           | Multi-fam.              | --                        | --            | --            | --     | 0           | 0      | 0           | 0      | 0      | 0      |
| KENT<br>COUNTY<br>BALANCE | Sngl.-fam.              | 28,099                    | 31,460        | 36,939        | 36,334 | 39,283      | 42,293 | 42,936      | 41,729 | 43,835 | 39,108 |
|                           | Multi-fam.              | 13,925                    | 8,750         | 11,666        | 0      | 0           | 0      | 0           | 0      | 0      | 0      |
| KENT<br>COUNTY<br>TOTAL   | Sngl.-fam.              | 27,472                    | 30,543        | 34,242        | 34,510 | 36,171      | 39,682 | 40,411      | 40,649 | 40,016 | 39,248 |
|                           | Multi-fam.              | 12,495                    | 18,750        | 17,166        | 13,230 | 0           | 36,200 | 20,000      | 0      | 20,000 | 37,505 |

CHART 3-C

## AVERAGE UNIT COST OF PERMIT-AUTHORIZED CONSTRUCTION

CHART 3-C

AVERAGE UNIT COST OF THIRTY-AUTHORIZED CONSTRUCTION

| AREA                        | TYPE OF STRUCTURE        | AVERAGE CONSTRUCTION COSTS |                  |                  |                  |                  |                   |                  |                  |                  |                  |
|-----------------------------|--------------------------|----------------------------|------------------|------------------|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|
|                             |                          | 1975<br>TOTAL              | 1976<br>TOTAL    | 1977<br>TOTAL    | 1978             |                  | TOTAL             | 4th QUARTER      |                  |                  |                  |
|                             |                          |                            |                  |                  | TOTAL            | 4th<br>QTR.      |                   | 1ST              | 2ND              | 3RD              | 4TH              |
|                             |                          |                            |                  |                  |                  |                  |                   |                  |                  |                  |                  |
| BETHANY                     | Sngl.-fam.<br>Multi-fam. | 29,855<br>0                | 31,192<br>0      | 31,429<br>25,000 | 30,957<br>23,968 | 30,813<br>26,875 | 38,437<br>46,429  | 39,741<br>25,000 | 41,965<br>75,000 | 30,140<br>25,000 | 41,066<br>25,000 |
| LAUREL                      | Sngl.-fam.<br>Multi-fam. | 18,722<br>0                | 21,000<br>0      | 22,325<br>19,218 | 24,556<br>0      | 18,500<br>0      | 32,975<br>0       | 0<br>0           | 28,000<br>0      | 29,100<br>0      | 37,400<br>0      |
| LEWES                       | Sngl.-fam.<br>Multi-fam. | 22,833<br>0                | 25,500<br>0      | 33,500<br>27,500 | 31,950<br>0      | 0<br>0           | 27,500<br>3,750   | 15,000<br>3,750  | 0<br>0           | 40,000<br>0      | 0<br>0           |
| MILFORD<br>(S)              | Sngl.-fam.<br>Multi-fam. | 41,268<br>0                | 20,600<br>0      | 41,533<br>0      | 40,680<br>0      | 31,375<br>0      | 395,300<br>23,000 | 0<br>0           | 75,300<br>0      | 36,800<br>23,000 | 30,350<br>0      |
| REHOBOTH                    | Sngl.-fam.<br>Multi-fam. | 31,790<br>0                | 32,333<br>0      | 30,210<br>30,000 | 38,552<br>0      | 37,375<br>0      | 45,159<br>0       | 47,086<br>0      | 30,125<br>0      | 49,046<br>0      | 51,000<br>0      |
| SEAFORD                     | Sngl.-fam.<br>Multi-fam. | 23,182<br>0                | 27,575<br>11,667 | 29,654<br>0      | 34,050<br>0      | 22,401<br>0      | 44,248<br>0       | 100,000<br>0     | 0<br>0           | 40,620<br>0      | 20,000<br>0      |
| MILTON                      | Sngl.-fam.<br>Multi-fam. | 17,500<br>0                | 15,000<br>0      | 29,500<br>0      | 36,500<br>0      | 0<br>0           | 26,000<br>0       | 26,000<br>0      | 0<br>0           | 0<br>0           | 0<br>0           |
| MILLSBORO                   | Sngl.-fam.<br>Multi-fam. | 0<br>0                     | 52,667<br>7,368  | 31,000<br>0      | 36,595<br>19,375 | 35,021<br>0      | 29,650<br>0       | 0<br>0           | 29,650<br>0      | 0<br>0           | 0<br>0           |
| GEORGE-<br>TOWN             | Sngl.-fam.<br>Multi-fam. | 27,500<br>0                | 27,500<br>0      | 29,700<br>0      | 31,500<br>0      | 0<br>0           | 35,879<br>18,750  | 47,250<br>0      | 28,447<br>18,750 | 0<br>0           | 28,000<br>0      |
| BALANCE<br>SUSSEX<br>COUNTY | Sngl.-fam.<br>Multi-fam. | 27,367<br>21,250           | 27,410<br>15,674 | 35,678<br>18,247 | 31,322<br>35,677 | 37,218<br>30,000 | 39,876<br>42,000  | 40,114<br>42,000 | 40,289<br>0      | 39,765<br>0      | 39,523<br>0      |
| SUSSEX<br>COUNTY<br>TOTAL   | Sngl.-fam.<br>Multi-fam. | 27,568<br>21,250           | 27,667<br>12,904 | 35,236<br>22,195 | 35,074<br>25,189 | 36,187<br>28,437 | 39,943<br>31,628  | 40,877<br>27,550 | 40,286<br>46,875 | 39,678<br>24,000 | 39,271<br>25,000 |
| STATE<br>TOTAL              | Sngl.-fam.<br>Multi-fam. | 26,801<br>12,786           | 26,654<br>17,953 | 30,342<br>15,505 | 31,685<br>21,747 | 30,961<br>15,676 | 35,476<br>25,376  | 38,143<br>24,718 | 34,476<br>17,964 | 35,601<br>19,945 | 35,330<br>36,868 |



CHART 4

REHABILITATION HOUSING<sup>3/</sup>

| LOCALITY            | NUMBER OF UNITS AND COST (\$000) |       |          |       |       |       |          |       |
|---------------------|----------------------------------|-------|----------|-------|-------|-------|----------|-------|
|                     | 1978                             |       |          |       | 1979  |       |          |       |
|                     | TOTAL                            |       | 4th QTR. |       | TOTAL |       | 4th QTR. |       |
|                     | UNITS                            | COST  | UNITS    | COST  | UNITS | COST  | UNITS    | COST  |
| Wilmington          | 342                              | 2,655 | 110      | 905   | 354   | 2,904 | 152      | 894   |
| Newark              | 14                               | 98    | 4        | 21    | 26    | 366   | 5        | 169   |
| New Castle          | 0                                | 0     | 0        | 0     | 2     | 104   | 1        | 89    |
| Elsmere             | 102                              | 102   | 1        | 2     | 14    | 63    | 2        | 8     |
| Bellefonte          | 0                                | 0     | 0        | 0     | 0     | 0     | 0        | 0     |
| NEW CASTLE COUNTY   |                                  |       |          |       |       |       |          |       |
| BALANCE             | 1,338                            | 1,338 | 22       | 221   | 127   | 1,047 | 27       | 350   |
| NEW CASTLE COUNTY   |                                  |       |          |       |       |       |          |       |
| TOTAL               | 1,796                            | 4,193 | 137      | 1,149 | 523   | 4,484 | 187      | 1,510 |
| Dover               | 108                              | 506   | 23       | 147   | 105   | 470   | 33       | 144   |
| Smyrna              | 1                                | 25    | 0        | 0     | 3     | 14    | 2        | 9     |
| Milford (K)         | 4                                | 38    | 1        | 15    | 6     | 104   | 0        | 0     |
| Harrington          | 1                                | 16    | 0        | 0     | 1     | 9     | 0        | 0     |
| Camden              | 1                                | 5     | 1        | 5     | 2     | 10    | 0        | 0     |
| KENT COUNTY BALANCE | 63                               | 512   | 13       | 109   | 47    | 568   | 8        | 99    |
| KENT COUNTY TOTAL   | 178                              | 1,102 | 38       | 276   | 164   | 1,175 | 43       | 252   |
| Bethany             | 2                                | 14    | 1        | 6     | 0     | 0     | 0        | 0     |
| Laurel              | 8                                | 25    | 0        | 0     | 14    | 55    | 0        | 0     |
| Lewes               | 11                               | 312   | 1        | 150   | 22    | 228   | 2        | 68    |
| Milford (S)         | 11                               | 86    | 7        | 32    | 22    | 171   | 8        | 98    |
| Rehoboth            | 154                              | 784   | 45       | 217   | 150   | 586   | 40       | 253   |
| Seaford             | 27                               | 143   | 9        | 25    | 29    | 142   | 2        | 7     |
| Milton              | 4                                | 25    | 0        | 0     | 7     | 46    | 0        | 0     |
| Millsboro           | 9                                | 145   | 2        | 11    | 31    | 131   | 0        | 0     |
| Georgetown          | 0                                | 0     | 0        | 0     | 0     | 0     | 0        | 0     |
| SUSSEX COUNTY       |                                  |       |          |       |       |       |          |       |
| BALANCE             | 121                              | 917   | 28       | 226   | 124   | 1,411 | 62       | 883   |
| SUSSEX COUNTY       |                                  |       |          |       |       |       |          |       |
| TOTAL               | 347                              | 2,451 | 93       | 667   | 399   | 2,770 | 114      | 1,309 |
| STATE TOTAL         | 2,321                            | 7,746 | 268      | 2,092 | 1,086 | 8,429 | 342      | 3,071 |

CHART 5

MOBILE HOME SALES<sup>4/</sup>

| LOCALITY          | TOTAL SALES |      |      |       |          |                |
|-------------------|-------------|------|------|-------|----------|----------------|
|                   | 1975        | 1976 | 1977 | 1978  |          | 1979           |
|                   |             |      |      | TOTAL | 4th QTR. | TOTAL 4th QTR. |
| NEW CASTLE COUNTY | 98          | 285  | 269  | 178   | 13       | 98 6           |
| KENT COUNTY       | 410         | 474  | 487  | 514   | 160      | 584 150        |
| SUSSEX COUNTY     | 326         | 140  | 174  | 273   | 83       | 466 138        |
| STATE TOTAL       | 836         | 899  | 930  | 965   | 256      | 1,148 294      |



CHART 6

## STRUCTURES WITH FIVE OR MORE HOUSING UNITS

| LOCALITY                | NUMBER OF STRUCTURES |      |      |      |      |                |              |             |                |              |             |
|-------------------------|----------------------|------|------|------|------|----------------|--------------|-------------|----------------|--------------|-------------|
|                         | TOTAL                |      |      |      |      | 4thQTR., 1978  |              |             | 4thQTR., 1979  |              |             |
|                         |                      |      |      |      |      | STRUCTURE TYPE |              |             | STRUCTURE TYPE |              |             |
|                         | 1975                 | 1976 | 1977 | 1978 | 1979 | GRDN.<br>APT.  | HIGH<br>RISE | TWN-<br>HSE | GRDN.<br>APT.  | HIGH<br>RISE | TWN-<br>HSE |
| Wilmington              | 0                    | 0    | 1    | 14   | 150  | 0              | 0            | 0           | 0              | 0            | 0           |
| Newark                  | 0                    | 0    | 0    | 1    | 151  | 1              | 0            | 0           | 0              | 0            | 0           |
| New Castle              | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Elsmere                 | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Bellefonte              | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| NCC Balance             | 41                   | 2    | 422  | 8    | 199  | 0              | 0            | 0           | 0              | 0            | 0           |
| NEW CASTLE COUNTY TOTAL | 41                   | 2    | 423  | 23   | 500  | 1              | 0            | 0           | 0              | 0            | 0           |
| Dover                   | 20                   | 0    | 0    | 8    | 1    | 0              | 0            | 0           | 0              | 1            | 0           |
| Smyrna                  | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Milford (K)             | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Harrington              | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Camden                  | 11                   | 11   | 11   | 11   | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Kent Balance            | 18                   | 0    | 1    | 0    | 1    | 0              | 0            | 0           | 0              | 1            | 0           |
| KENT COUNTY TOTAL       | 48                   | 0    | 1    | 8    | 1    | 0              | 0            | 0           | 0              | 1            | 0           |
| Bethany                 | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Laurel                  | 0                    | 0    | 4    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Lewes                   | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Milford (S)             | 0                    | 0    | 0    | 0    | 5    | 0              | 0            | 0           | 0              | 0            | 0           |
| Rehoboth                | 0                    | 0    | 1    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Seaford                 | 0                    | 1    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Milton                  | 0                    | 0    | 0    | 0    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Millsboro               | 0                    | 1    | 0    | 4    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| Georgetown              | 0                    | 0    | 0    | 0    | 8    | 0              | 0            | 0           | 0              | 0            | 0           |
| Sussex Balance          | 0                    | 1    | 15   | 3    | 0    | 0              | 0            | 0           | 0              | 0            | 0           |
| SUSSEX COUNTY TOTAL     | 0                    | 3    | 20   | 7    | 13   | 0              | 0            | 0           | 0              | 0            | 0           |
| STATE TOTAL             | 89                   | 5    | 444  | 38   | 514  | 1              | 0            | 0           | 0              | 1            | 0           |

CHART 7

| LOCALITY                | RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY |         |       |         |                             |         |       |         |
|-------------------------|-------------------------------------------------------|---------|-------|---------|-----------------------------|---------|-------|---------|
|                         | NUMBER OF UNITS DEMOLISHED                            |         |       |         | NUMBER OF OCCUPANCY PERMITS |         |       |         |
|                         | 1978                                                  |         | 1979  |         | 1978                        |         | 1979  |         |
|                         | TOTAL                                                 | 4th QTR | TOTAL | 4th QTR | TOTAL                       | 4th QTR | TOTAL | 4th QTR |
| Wilmington              | 107                                                   | 6       | 107   | 30      | 105                         | 33      | 206   | 22      |
| Newark                  | 7                                                     | 3       | 4     | 0       | 63                          | 6       | 21    | 5       |
| New Castle              | 1                                                     | 0       | 0     | 0       | 0                           | 0       | 0     | 0       |
| Elsmere                 | 2                                                     | 0       | 1     | 0       | 0                           | 0       | 0     | 0       |
| Bellefonte              | 0                                                     | 0       | 0     | 0       | 0                           | 0       | 0     | 0       |
| NEW CASTLE COUNTY       |                                                       |         |       |         |                             |         |       |         |
| BALANCE                 | 46                                                    | 7       | 28    | 5       | 1,549                       | 525     | 1,702 | 413     |
| NEW CASTLE COUNTY TOTAL | 163                                                   | 16      | 140   | 35      | 1,717                       | 564     | 1,929 | 440     |
| Dover                   | 8                                                     | 0       | 15    | 7       | 126                         | 38      | 135   | 29      |
| Smyrna                  | 16                                                    | 2       | 8     | 1       | 11                          | 3       | 4     | 0       |
| Milford (K)             | 5                                                     | 1       | 2     | 2       | 2                           | 0       | 2     | 0       |
| Harrington              | 4                                                     | 1       | 2     | 1       | 2                           | 0       | 1     | 0       |
| Camden                  | 0                                                     | 0       | 1     | 0       | 1                           | 1       | 2     | 0       |
| KENT COUNTY BALANCE     | 54                                                    | 9       | 50    | 10      | NA                          | NA      | NA    | NA      |
| KENT COUNTY TOTAL       | 87                                                    | 13      | 78    | 21      | 142                         | 42      | 144   | 29      |
| Bethany                 | 3                                                     | 2       | 1     | 0       | 61                          | 11      | 70    | 8       |
| Laurel                  | 20                                                    | 6       | 23    | 8       | 34                          | 1       | 7     | 1       |
| Lewes                   | 3                                                     | 0       | 4     | 0       | 11                          | 1       | 5     | 0       |
| Milford (S)             | 1                                                     | 0       | 0     | 0       | 1                           | 0       | 11    | 2       |
| Rehoboth                | 5                                                     | 1       | 2     | 1       | 31                          | 7       | 18    | 9       |
| Seaford                 | 7                                                     | 3       | 3     | 2       | 2                           | 0       | 4     | 0       |
| Milton                  | 0                                                     | 0       | 3     | 0       | 0                           | 0       | 0     | 0       |
| Millsboro               | 9                                                     | 1       | 0     | 0       | 6                           | 3       | 33    | 0       |
| Georgetown              | 0                                                     | 0       | 0     | 0       | 0                           | 0       | 8     | 8       |
| SUSSEX COUNTY           |                                                       |         |       |         |                             |         |       |         |
| BALANCE                 | 0                                                     | 0       | 0     | 0       | 662                         | 163     | 747   | 167     |
| SUSSEX COUNTY TOTAL     | 48                                                    | 13      | 32    | 11      | 808                         | 186     | 903   | 195     |
| STATE TOTAL             | 298                                                   | 42      | 254   | 67      | 2,667                       | 792     | 2,976 | 664     |

CHART 8-A

## PUBLICLY ASSISTED HOUSING UNITS 5/

| AGENCY AND<br>TYPE OF ASSISTANCE | NUMBER OF ASSISTS |                         |                |                  |
|----------------------------------|-------------------|-------------------------|----------------|------------------|
|                                  | AREA              |                         |                |                  |
|                                  | STATE             | NEW<br>CASTLE<br>COUNTY | KENT<br>COUNTY | SUSSEX<br>COUNTY |
| FEDERAL HOUSING ADMINISTRATION   |                   |                         |                |                  |
| Single-family: Insured           | 64                | 64                      | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 170               | 0                       | 169            | 1                |
| Subsidized                       | 1                 | 0                       | 0              | 1                |
| 1975 TOTAL                       | 234               | 64                      | 169            | 1                |
| Single-family: Insured           | 11                | 11                      | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 208               | 208                     | 0              | 0                |
| Subsidized                       | 208               | 208                     | 0              | 0                |
| 1976 TOTAL                       | 219               | 219                     | 0              | 0                |
| Single-family: Insured           | 15                | 15                      | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 469               | 469                     | 0              | 0                |
| Subsidized                       | 100               | 100                     | 0              | 0                |
| 1977 TOTAL                       | 484               | 484                     | 0              | 0                |
| Single-family: Insured           | 9                 | 9                       | 0              | 0                |
| Subsidized                       | 7                 | 7                       | 0              | 0                |
| Multi-family: Insured            | 0                 | 0                       | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 4th QUARTER, 1978 TOTAL          | 9                 | 9                       | 0              | 0                |
| Single-family: Insured           | 34                | 34                      | 0              | 0                |
| Subsidized                       | 25                | 25                      | 0              | 0                |
| Multi-family: Insured            | 160               | 160                     | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 1978 TOTAL                       | 194               | 194                     | 0              | 0                |
| Single-family: Insured           | 1                 | 0                       | 1              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| Multi-family: Insured            | 0                 | 0                       | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 4th QUARTER, 1979 TOTAL          | 1                 | 0                       | 1              | 0                |
| Single-family: Insured           | 7                 | 2                       | 5              | 0                |
| Subsidized                       | 4                 | 2                       | 2              | 0                |
| Multi-family: Insured            | 0                 | 0                       | 0              | 0                |
| Subsidized                       | 0                 | 0                       | 0              | 0                |
| 1979 TOTAL                       | 7                 | 2                       | 5              | 0                |
| PUBLIC HOUSING (HUD)             |                   |                         |                |                  |
| 1975 TOTAL                       | 176               | 11                      | 165            | 0                |
| 1976 TOTAL                       | 1                 | 1                       | 0              | 0                |
| 1977 TOTAL                       | 0                 | 0                       | 0              | 0                |
| 1978 TOTAL                       | 126               | 126                     | 0              | 0                |
| 4th QUARTER, 1978 TOTAL          | 0                 | 0                       | 0              | 0                |
| TOTAL 1979                       | 0                 | 0                       | 0              | 0                |
| 4th QUARTER, 1979 TOTAL          | 0                 | 0                       | 0              | 0                |

CHART 8-B

## PUBLICLY ASSISTED HOUSING UNITS

| AGENCY AND<br>TYPE OF ASSISTANCE | NUMBER OF ASSISTS |                         |                |                  |
|----------------------------------|-------------------|-------------------------|----------------|------------------|
|                                  | AREA              |                         |                |                  |
|                                  | STATE             | NEW<br>CASTLE<br>COUNTY | KENT<br>COUNTY | SUSSEX<br>COUNTY |
| FARMERS HOME ADMINISTRATION      |                   |                         |                |                  |
| Single-family                    | 576               | 292                     | 125            | 159              |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| TOTAL 1975                       | 576               | 292                     | 125            | 159              |
| Single-family                    | 314               | 106                     | 132            | 76               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| TOTAL 1976                       | 314               | 106                     | 132            | 76               |
| Single-family                    | 107               | 25                      | 40             | 42               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| TOTAL 1977                       | 107               | 25                      | 40             | 42               |
| Single-family                    | 20                | 3                       | 8              | 9                |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 4th QUARTER, 1978 TOTAL          | 20                | 3                       | 8              | 9                |
| Single-family                    | 70                | 4                       | 23             | 43               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 1978 TOTAL                       | 70                | 4                       | 23             | 43               |
| Single-family                    | 16                | 6                       | 4              | 6                |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 4th QUARTER, 1979 TOTAL          | 16                | 6                       | 4              | 6                |
| Single-family                    | 153               | 56                      | 32             | 65               |
| Multi-family                     | 0                 | 0                       | 0              | 0                |
| 1979 TOTAL                       | 153               | 56                      | 32             | 65               |
| VETERANS ADMINISTRATION          |                   |                         |                |                  |
| 1975 TOTAL                       | 19                | 7                       | 9              | 3                |
| 1976 TOTAL                       | 42                | 22                      | 19             | 1                |
| 1977 TOTAL                       | 54                | 35                      | 16             | 3                |
| 1978 TOTAL                       | 51                | 51                      | 0              | 0                |
| 4th QUARTER, 1978 TOTAL          | 13                | 13                      | 0              | 0                |
| 1979 TOTAL                       | 46                | 32                      | 14             | 0                |
| 4th QUARTER, 1979 TOTAL          | 3                 | 3                       | 0              | 0                |

CHART 9

## DELAWARE DIVISION OF HOUSING

| TYPE OF UNIT<br>AND STATUS | NUMBER OF UNITS |                         |                |                  |
|----------------------------|-----------------|-------------------------|----------------|------------------|
|                            | AREA            |                         |                |                  |
|                            | STATE           | NEW<br>CASTLE<br>COUNTY | KENT<br>COUNTY | SUSSEX<br>COUNTY |
| 1975                       |                 |                         |                |                  |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 310             | 0                       | 310            | 0                |
| STARTS TOTAL               | 314             | 4                       | 310            | 0                |
| Single-Family              | 2               | 2                       | 0              | 0                |
| Multi-family               | 308             | 208                     | 0              | 100              |
| COMPLETIONS TOTAL          | 310             | 210                     | 0              | 100              |
| 1976                       |                 |                         |                |                  |
| Single-family              | 3               | 3                       | 0              | 0                |
| Multi-family               | 39              | 0                       | 0              | 39               |
| STARTS TOTAL               | 42              | 3                       | 0              | 39               |
| Single-family              | 3               | 3                       | 0              | 0                |
| Multi-family               | 39              | 0                       | 0              | 39               |
| COMPLETIONS TOTAL          | 42              | 3                       | 0              | 39               |
| 1977                       |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 285             | 261                     | 0              | 24               |
| STARTS TOTAL               | 285             | 261                     | 0              | 24               |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| COMPLETIONS TOTAL          | 0               | 0                       | 0              | 0                |
| 1978                       |                 |                         |                |                  |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 285             | 285                     | 0              | 0                |
| STARTS TOTAL               | 289             | 289                     | 0              | 0                |
| Single-family              | 4               | 4                       | 0              | 0                |
| Multi-family               | 81              | 0                       | 57             | 24               |
| COMPLETIONS TOTAL          | 85              | 4                       | 57             | 24               |
| 4th QUARTER, 1978          |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| STARTS TOTAL               | 0               | 0                       | 0              | 0                |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| COMPLETIONS TOTAL          | 0               | 0                       | 0              | 0                |
| 1979                       |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 580             | 431                     | 149            | 0                |
| STARTS TOTAL               | 580             | 431                     | 149            | 0                |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 404             | 404                     | 0              | 0                |
| COMPLETIONS TOTAL          | 404             | 404                     | 0              | 0                |
| 4th QUARTER,               |                 |                         |                |                  |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 149             | 0                       | 149            | 0                |
| STARTS TOTAL               | 149             | 0                       | 149            | 0                |
| Single-family              | 0               | 0                       | 0              | 0                |
| Multi-family               | 0               | 0                       | 0              | 0                |
| COMPLETIONS TOTAL          | 0               | 0                       | 0              | 0                |



CHART 10

## HEATING FUEL IN NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS WITH SPECIFIED FUEL |     |       |       |                  |     |       |       |      |     |       |       |                  |     |       |       |
|------------------|-----------------------------------------|-----|-------|-------|------------------|-----|-------|-------|------|-----|-------|-------|------------------|-----|-------|-------|
|                  | 1978                                    |     |       |       | 4th Quarter 1978 |     |       |       | 1979 |     |       |       | 4th Quarter 1979 |     |       |       |
|                  | Oil                                     | Gas | Elec. | Other | Oil              | Gas | Elec. | Other | Oil  | Gas | Elec. | Other | Oil              | Gas | Elec. | Other |
| Wilmington       | 149                                     | 0   | 9     | 0     | 9                | 0   | 0     | 0     | 10   | 151 | 35    | 0     | 3                | 7   | 6     | 0     |
| Newark           | 33                                      | 1   | 0     | 0     | 18               | 0   | 0     | 0     | 10   | 151 | 14    | 0     | 1                | 0   | 14    | 0     |
| New Castle       | 4                                       | 0   | 0     | 0     | 3                | 0   | 0     | 0     | 2    | 1   | 0     | 0     | 0                | 0   | 0     | 0     |
| Elsmere          | 0                                       | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0    | 0   | 0     | 0     | 0                | 0   | 0     | 0     |
| Bellefonte       | 0                                       | 0   | 1     | 0     | 0                | 0   | 0     | 0     | 0    | 0   | 0     | 0     | 0                | 0   | 0     | 0     |
| N.C. Co. Balance | 1121                                    | 46  | 367   | 9     | 306              | 25  | 50    | 0     | 910  | 91  | 373   | 1     | 168              | 23  | 34    | 0     |
| N.C. Co. TOTAL   | 1307                                    | 47  | 377   | 9     | 336              | 25  | 50    | 0     | 932  | 394 | 422   | 1     | 172              | 30  | 54    | 0     |
| Dover            | 89                                      | 8   | 112   | 0     | 25               | 0   | 0     | 0     | 74   | 6   | 164   | 0     | 10               | 0   | 156   | 0     |
| Smyrna           | 4                                       | 2   | 2     | 0     | 1                | 1   | 0     | 0     | 5    | 1   | 1     | 0     | 1                | 0   | 0     | 0     |
| Milford (K)      | 0                                       | 0   | 3     | 0     | 0                | 0   | 0     | 0     | 2    | 0   | 1     | 0     | 2                | 0   | 1     | 0     |
| Harrington       | 1                                       | 0   | 1     | 0     | 0                | 0   | 0     | 0     | 1    | 0   | 1     | 0     | 0                | 0   | 1     | 0     |
| Camden           | -                                       | -   | -     | -     | 0                | 0   | 0     | 0     | 0    | 1   | 1     | 0     | 0                | 0   | 0     | 0     |
| K. Co. Balance   | 156                                     | 3   | 152   | 7     | 30               | 0   | 35    | 0     | 103  | 7   | 147   | 3     | 19               | 6   | 52    | 3     |
| K. Co. TOTAL     | 250                                     | 13  | 270   | 7     | 56               | 1   | 35    | 0     | 185  | 15  | 315   | 3     | 32               | 6   | 210   | 3     |
| Bethany          | 0                                       | 0   | 74    | 0     | 0                | 0   | 18    | 0     | 0    | 0   | 64    | 0     | 0                | 0   | 21    | 0     |
| Laurel           | 0                                       | 0   | 3     | 0     | 0                | 0   | 1     | 0     | 1    | 0   | 3     | 0     | 0                | 0   | 2     | 0     |
| Lewes            | 3                                       | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 4    | 0   | 0     | 0     | 0                | 0   | 0     | 0     |
| Milford (S)      | 3                                       | 0   | 9     | 0     | 2                | 0   | 6     | 0     | 0    | 0   | 49    | 0     | 0                | 0   | 2     | 0     |
| Rahoboth         | 6                                       | 0   | 25    | 0     | 1                | 0   | 3     | 0     | 2    | 1   | 20    | 0     | 0                | 0   | 1     | 0     |
| Seaford          | 0                                       | 2   | 5     | 0     | 0                | 2   | 2     | 0     | 1    | 2   | 2     | 0     | 0                | 1   | 1     | 0     |
| Milton           | 0                                       | 0   | 1     | 0     | 0                | 0   | 0     | 0     | 0    | 0   | 1     | 0     | 0                | 0   | 0     | 0     |
| Millsboro        | 1                                       | 2   | 38    | 0     | 0                | 2   | 0     | 0     | 1    | 0   | 0     | 0     | 0                | 0   | 0     | 0     |
| Georgetown       | 0                                       | 0   | 3     | 0     | 0                | 0   | 0     | 0     | 8    | 0   | 5     | 0     | 0                | 0   | 1     | 0     |
| S. Co. Balance   | 189                                     | 8   | 450   | 7     | 25               | 2   | 142   | 0     | 64   | 5   | 466   | 5     | 8                | 4   | 131   | 1     |
| S. Co. TOTAL     | 203                                     | 12  | 608   | 7     | 28               | 6   | 172   | 0     | 81   | 8   | 610   | 5     | 8                | 5   | 159   | 1     |
| STATE TOTAL      | 1760                                    | 72  | 1255  | 23    | 420              | 32  | 257   | 0     | 1198 | 417 | 1347  | 9     | 212              | 41  | 423   | 4     |



CHART 11

## SQUARE FOOTAGE OF NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS BY SQUARE FOOT PER UNIT |               |              |               |               |              |               |               |              |               |               |              |
|------------------|---------------------------------------------|---------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|---------------|---------------|--------------|
|                  | 1978                                        |               |              | 4th QTR. 1978 |               |              | 1979          |               |              | 4th QTR. 1979 |               |              |
|                  | under<br>1000                               | 1000-<br>1500 | over<br>1500 | under<br>1000 | 1000-<br>1500 | over<br>1500 | under<br>1000 | 1000-<br>1500 | over<br>1500 | under<br>1000 | 1000-<br>1500 | over<br>1500 |
| Wilmington       | 0                                           | 132           | 26           | 0             | 0             | 9            | 136           | 18            | 42           | 0             | 2             | 14           |
| Newark           | 12                                          | 2             | 20           | 12            | 1             | 5            | 150           | 0             | 25           | 0             | 0             | 15           |
| New Castle       | 0                                           | 4             | 1            | 0             | 3             | 0            | 0             | 1             | 2            | 0             | 0             | 0            |
| Elsmere          | 0                                           | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            |
| Bellefonte       | 0                                           | 1             | 0            | 0             | 0             | 0            | 0             | 0             | 0            | 0             | 0             | 0            |
| N.C. Co. Balance | 224                                         | 397           | 922          | 0             | 122           | 260          | 191           | 415           | 769          | 0             | 64            | 161          |
| N.C. Co. TOTAL   | 236                                         | 536           | 961          | 12            | 126           | 267          | 477           | 434           | 838          | 0             | 66            | 190          |
| Dover            | 102                                         | 26            | 81           | 0             | 11            | 14           | 149           | 22            | 59           | 149           | 11            | 6            |
| Smyrna           | 2                                           | 5             | 1            | 0             | 2             | 0            | 0             | 7             | 10           | 0             | 0             | 1            |
| Milford (K)      | 0                                           | 3             | 1            | 0             | 0             | 0            | 0             | 4             | 3            | 0             | 2             | 1            |
| Harrington       | 0                                           | 0             | 2            | 0             | 0             | 0            | 0             | 1             | 0            | 0             | 1             | 0            |
| Camden           | -                                           | -             | -            | 0             | 0             | 0            | 0             | 1             | 1            | 0             | 0             | 0            |
| K. Co. Balance   | 9                                           | 150           | 163          | 1             | 24            | 43           | 3             | 105           | 167          | 0             | 37            | 43           |
| K. Co. TOTAL     | 113                                         | 184           | 248          | 1             | 37            | 57           | 152           | 140           | 240          | 149           | 51            | 51           |
| Bethany          | 2                                           | 77            | 6            | 0             | 25            | 4            | 0             | 64            | 0            | 0             | 21            | 0            |
| Laurel           | 1                                           | 2             | 0            | 1             | 0             | 0            | 0             | 3             | 1            | 0             | 1             | 1            |
| Lewes            | 0                                           | 2             | 1            | 0             | 0             | 0            | 2             | 2             | 0            | 0             | 0             | 0            |
| Milford (S)      | 0                                           | 8             | 3            | 0             | 7             | 0            | 40            | 8             | 1            | 0             | 2             | 0            |
| Rehoboth         | 1                                           | 20            | 10           | 0             | 3             | 1            | 0             | 13            | 10           | 0             | 0             | 1            |
| Seaford          | 1                                           | 6             | 1            | 1             | 3             | 0            | 0             | 4             | 1            | 0             | 2             | 0            |
| Milton           | 0                                           | 1             | 0            | 0             | 0             | 0            | 0             | 1             | 0            | 0             | 0             | 0            |
| Millsboro        | 36                                          | 0             | 5            | 0             | 0             | 2            | 0             | 1             | 0            | 0             | 0             | 0            |
| Georgetown       | 0                                           | 3             | 0            | 0             | 0             | 0            | 0             | 13            | 0            | 0             | 1             | 0            |
| S. Co. Balance   | 61                                          | 300           | 293          | 22            | 73            | 76           | 27            | 284           | 249          | 0             | 93            | 51           |
| S. Co. TOTAL     | 102                                         | 419           | 320          | 24            | 111           | 83           | 69            | 393           | 262          | 0             | 120           | 53           |
| STATE TOTAL      | 451                                         | 1,139         | 1,529        | 37            | 274           | 407          | 698           | 967           | 1,340        | 149           | 237           | 294          |

CHART 12-A

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |     |      |     |      |     |        |     |                  |     |      |     |      |     |        |     |
|------------------|------------------------------------------|-----|------|-----|------|-----|--------|-----|------------------|-----|------|-----|------|-----|--------|-----|
|                  | 1978                                     |     |      |     |      |     |        |     | 4th Quarter 1978 |     |      |     |      |     |        |     |
|                  | 1 BR                                     |     | 2 BR |     | 3 BR |     | 4 + BR |     | 1 BR             |     | 2 BR |     | 3 BR |     | 4 + BR |     |
|                  | S F                                      | M F | S F  | M F | S F  | M F | S F    | M F | S F              | M F | S F  | M F | S F  | M F | S F    | M F |
| Wilmington       | 0                                        | 141 | 32   | 0   | 49   | 0   | 10     | 0   | 0                | 0   | 0    | 0   | 1    | 0   | 8      | 0   |
| Newark           | 1                                        | 12  | 1    | 0   | 21   | 0   | 27     | 0   | 0                | 12  | 0    | 0   | 6    | 0   | 0      | 0   |
| New Castle       | 0                                        | 0   | 0    | 0   | 11   | 4   | 1      | 0   | 0                | 0   | 0    | 0   | 3    | 0   | 0      | 0   |
| Elsmere          | 0                                        | 0   | 0    | 0   | 5    | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Bellefonte       | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| N.C. Co. Balance | 6                                        | 573 | 64   | 411 | 1419 | 0   | 741    | 156 | 0                | 0   | 6    | 0   | 231  | 0   | 145    | 0   |
| N.C. Co. TOTAL   | 7                                        | 726 | 97   | 411 | 1505 | 4   | 779    | 156 | 0                | 0   | 6    | 0   | 241  | 0   | 153    | 0   |
| Dover            | 0                                        | 0   | 0    | 6   | 126  | 4   | 59     | 0   | 0                | 0   | 0    | 0   | 25   | 0   | 0      | 0   |
| Smyrna           | 0                                        | 0   | 0    | 0   | 11   | 0   | 5      | 0   | 0                | 0   | 1    | 0   | 1    | 0   | 0      | 0   |
| Milford (K)      | 0                                        | 0   | 0    | 0   | 3    | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Harrington       | 0                                        | 0   | 0    | 2   | 0    | 1   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Camden           | -                                        | -   | -    | -   | -    | -   | -      | -   | -                | -   | -    | -   | 0    | 0   | 0      | -   |
| K. Co. Balance   | 4                                        | 0   | 54   | 10  | 410  | 0   | 98     | 0   | 0                | 0   | 3    | 0   | 53   | 0   | 12     | 0   |
| K. Co. TOTAL     | 4                                        | 0   | 56   | 16  | 551  | 4   | 162    | 0   | 0                | 0   | 4    | 0   | 79   | 0   | 12     | 0   |
| Bethany          | 0                                        | 0   | 10   | 16  | 37   | 22  | 16     | 0   | 0                | 0   | 7    | 0   | 9    | 18  | 0      | 0   |
| Laurel           | 0                                        | 16  | 1    | 16  | 1    | 0   | 1      | 0   | 0                | 0   | 1    | 0   | 0    | 0   | 0      | 0   |
| Lewes            | 25                                       | 0   | 0    | 0   | 8    | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Milford (S)      | 0                                        | 2   | 0    | 0   | 10   | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 8    | 0   | 0      | 0   |
| Rehoboth         | 1                                        | 0   | 13   | 0   | 18   | 0   | 1      | 0   | 0                | 0   | 0    | 0   | 3    | 0   | 1      | 0   |
| Seaford          | 0                                        | 0   | 0    | 0   | 12   | 0   | 1      | 0   | 0                | 0   | 0    | 0   | 3    | 0   | 1      | 0   |
| Milton           | 0                                        | 0   | 0    | 0   | 3    | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Millsboro        | 0                                        | 0   | 1    | 0   | 4    | 0   | 1      | 0   | 0                | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| Georgetown       | 0                                        | 0   | 0    | 0   | 5    | 0   | 1      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| S. Co. Balance   | 12                                       | 32  | 150  | 62  | 757  | 4   | 97     | 0   | 2                | 0   | 39   | 4   | 109  | 4   | 13     | 0   |
| S. Co. TOTAL     | 38                                       | 50  | 176  | 94  | 855  | 26  | 118    | 0   | 2                | 0   | 47   | 4   | 134  | 17  | 15     | 0   |
| STATE TOTAL      | 49                                       | 776 | 329  | 521 | 2911 | 34  | 1059   | 156 | 2                | 12  | 57   | 4   | 454  | 17  | 180    | 0   |

CHART 12-B

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCALITY         | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |     |      |     |       |     |        |     |                  |     |      |     |      |     |        |     |
|------------------|------------------------------------------|-----|------|-----|-------|-----|--------|-----|------------------|-----|------|-----|------|-----|--------|-----|
|                  | 1979                                     |     |      |     |       |     |        |     | 4th Quarter 1979 |     |      |     |      |     |        |     |
|                  | 1 BR                                     |     | 2 BR |     | 3 BR  |     | 4 + BR |     | 1 BR             |     | 2 BR |     | 3 BR |     | 4 + BR |     |
|                  | S F                                      | M F | S F  | M F | S F   | M F | S F    | M F | S F              | M F | S F  | M F | S F  | M F | S F    | M F |
|                  | S F                                      | M F | S F  | M F | S F   | M F | S F    | M F | S F              | M F | S F  | M F | S F  | M F | S F    | M F |
| Wilmington       | 0                                        | 136 | 14   | 0   | 45    | 0   | 0      | 0   | 0                | 0   | 2    | 0   | 14   | 0   | 0      | 0   |
| Newark           | 0                                        | 150 | 0    | 0   | 14    | 0   | 11     | 0   | 0                | 0   | 0    | 0   | 14   | 0   | 1      | 0   |
| New Castle       | 0                                        | 0   | 0    | 0   | 3     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Elsmere          | 0                                        | 0   | 0    | 0   | 0     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Bellefonte       | 0                                        | 0   | 0    | 0   | 0     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| N.C. Co. Balance | 0                                        | 204 | 27   | 76  | 721   | 0   | 353    | 0   | 0                | 0   | 7    | 0   | 143  | 0   | 75     | 0   |
| N.C. Co. TOTAL   | 0                                        | 490 | 41   | 76  | 780   | 0   | 364    | 0   | 0                | 0   | 9    | 0   | 171  | 0   | 76     | 0   |
| Dover            | 0                                        | 149 | 0    | 0   | 74    | 12  | 9      | 0   | 0                | 0   | 0    | 0   | 17   | 0   | 0      | 0   |
| Smyrna           | 0                                        | 0   | 0    | 0   | 7     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Milford (K)      | 0                                        | 0   | 0    | 0   | 2     | 0   | 1      | 0   | 0                | 0   | 0    | 0   | 2    | 0   | 1      | 0   |
| Harrington       | 0                                        | 0   | 0    | 0   | 2     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Camden           | 0                                        | 0   | 0    | 0   | 2     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| K. Co. Balance   | 0                                        | 0   | 29   | 0   | 207   | 0   | 39     | 0   | 0                | 0   | 0    | 12  | 59   | 0   | 9      | 0   |
| K. Co. TOTAL     | 0                                        | 149 | 29   | 0   | 294   | 12  | 49     | 0   | 0                | 0   | 12   | 12  | 80   | 0   | 10     | 0   |
| Bethany          | 0                                        | 0   | 7    | 10  | 29    | 14  | 4      | 0   | 0                | 0   | 4    | 0   | 6    | 8   | 3      | 0   |
| Laurel           | 0                                        | 0   | 0    | 0   | 4     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| Lewes            | 0                                        | 2   | 1    | 0   | 1     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Milford (S)      | 0                                        | 0   | 0    | 40  | 9     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 2    | 0   | 0      | 0   |
| Rehoboth         | 0                                        | 0   | 1    | 0   | 19    | 0   | 3      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 1      | 0   |
| Seaford          | 0                                        | 0   | 1    | 0   | 4     | 0   | 0      | 0   | 0                | 0   | 1    | 0   | 1    | 0   | 0      | 0   |
| Milton           | 0                                        | 0   | 0    | 0   | 1     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Millsboro        | 0                                        | 0   | 0    | 0   | 1     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Georgetown       | 0                                        | 8   | 0    | 0   | 5     | 0   | 0      | 0   | 0                | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| S. Co. Balance   | 3                                        | 0   | 69   | 0   | 451   | 14  | 33     | 0   | 0                | 0   | 10   | 0   | 129  | 0   | 5      | 0   |
| S. Co. TOTAL     | 3                                        | 10  | 79   | 50  | 524   | 18  | 40     | 0   | 0                | 0   | 15   | 0   | 142  | 8   | 9      | 0   |
| STATE TOTAL      | 3                                        | 649 | 149  | 126 | 1,598 | 30  | 453    | 0   | 0                | 149 | 36   | 0   | 392  | 8   | 95     | 0   |

APPENDIX A

EXPLANATORY FOOTNOTES FOR FOURTH QUARTER, 1979 DATA

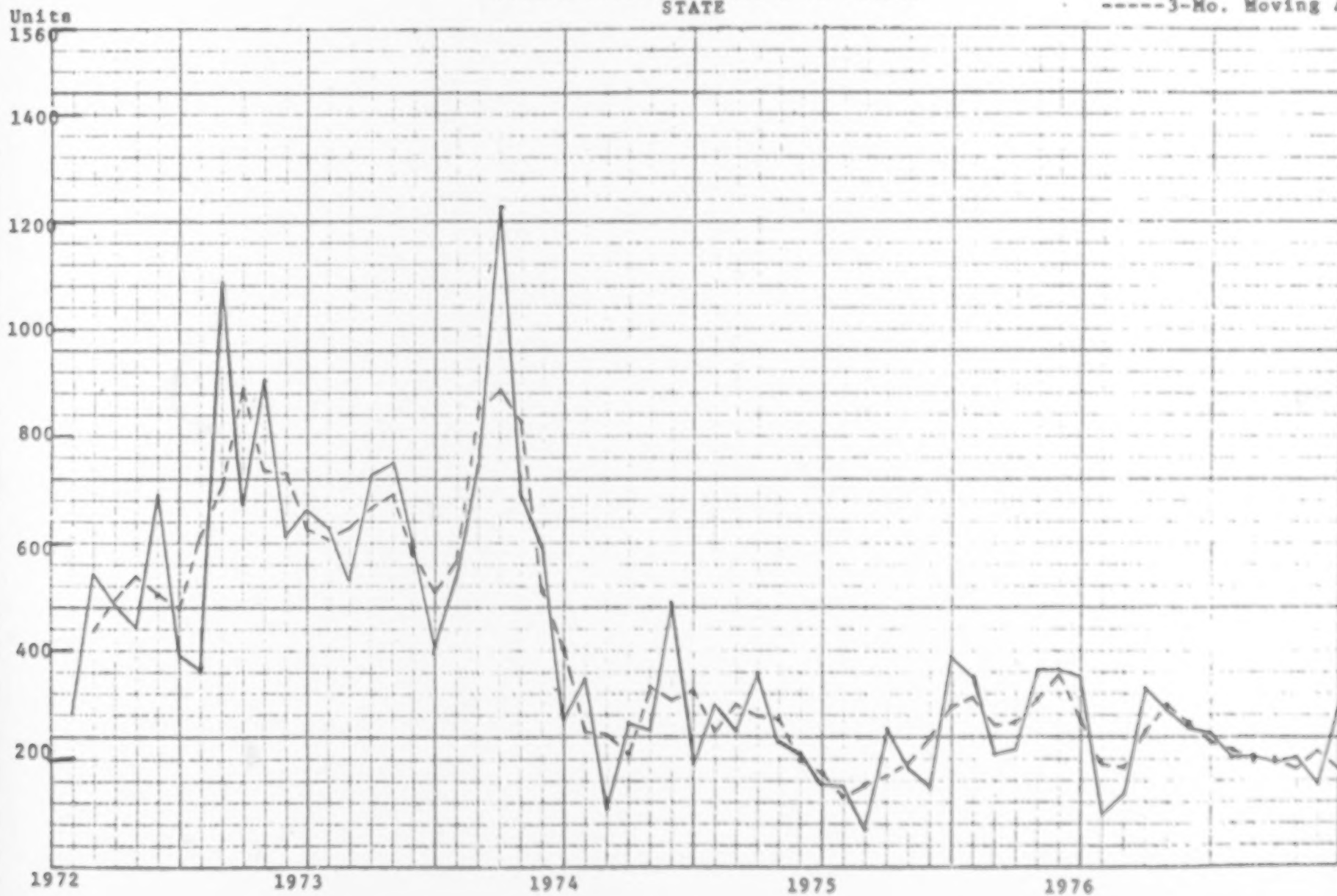
"-" means not available      "0" means none reported

- 1/ Charts 1A, B, C: Units intended to be sold as condominiums are included in the multi-family category. During this period no permits were issued for condominiums.
- 2/ Charts 2A, B, C: Detail figures may not add up to the total in each chart due to the rounding of those figures to the thousands of dollars.
- 3/ Charts 4: The count of rehabilitated units is the number of permits issued for what can be considered substantial rehabilitation, defined as that which involves the altering or replacing of any three of the four following systems: electrical, heating, plumbing or structural.
- 4/ Chart 5: This figure is the number of mobile homes sold, as reported by the Division of Motor Vehicles, for each county
- 5/ Chart 8A: For the Federal Housing Administration figures, the total units and insured units will be the same since all loans to date in Delaware are insured but not always subsidized.

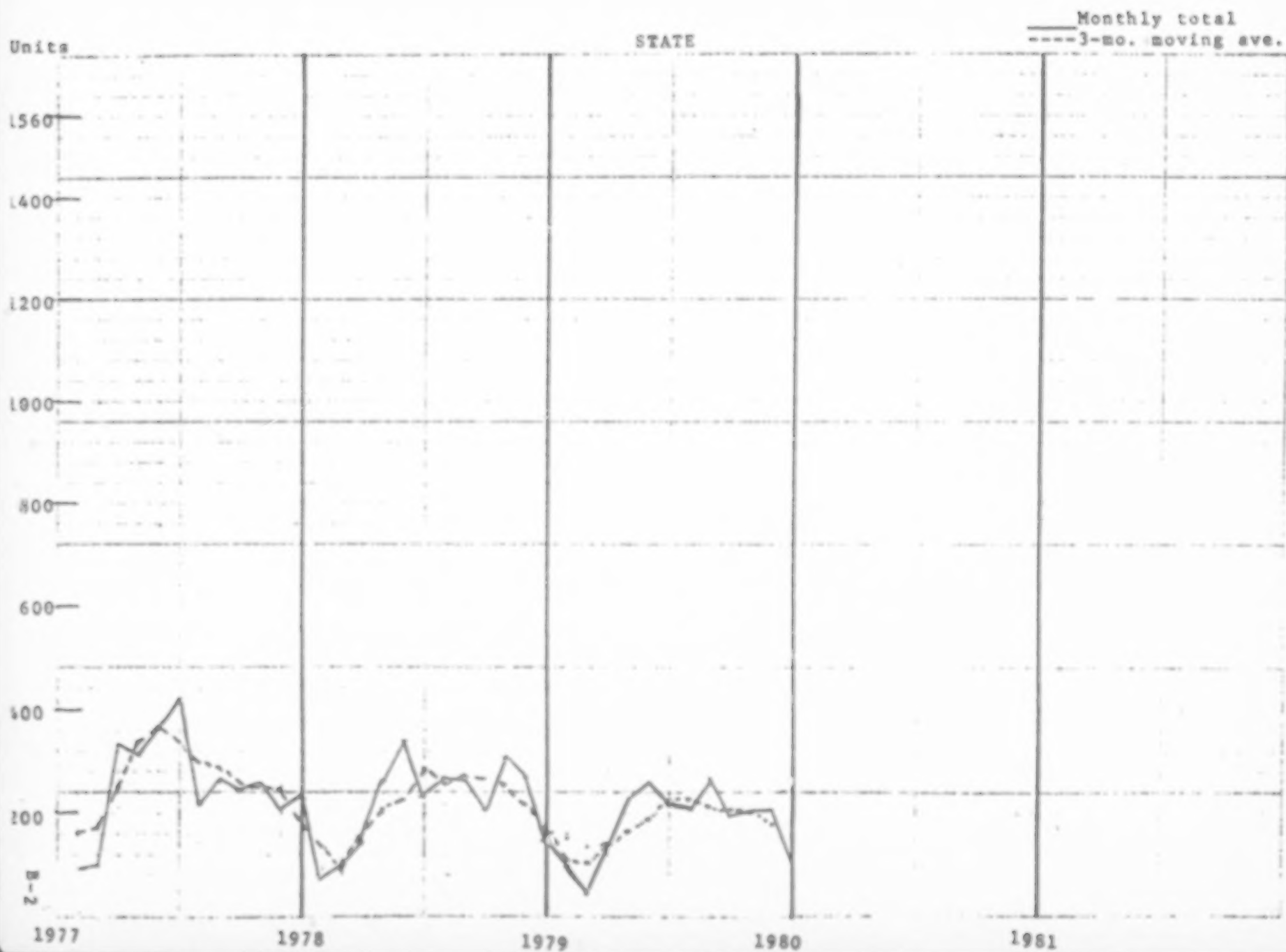
APPENDIX B

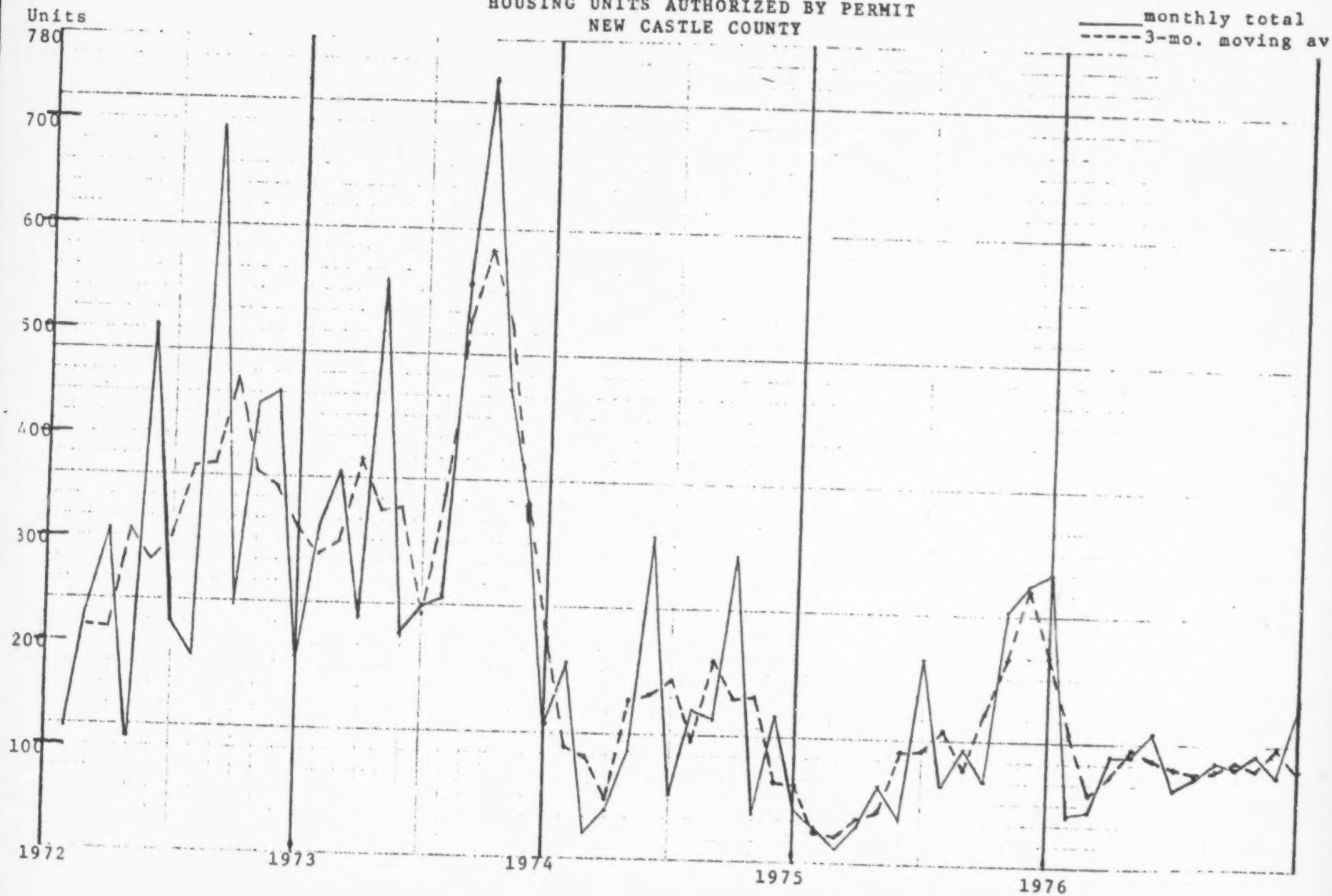
GRAPHS OF HOUSING UNITS  
AUTHORIZED BY MONTH

October, 1979 through December, 1979

HOUSING UNITS AUTHORIZED BY PERMIT  
STATE— Monthly total  
----- 3-Mo. Moving Av



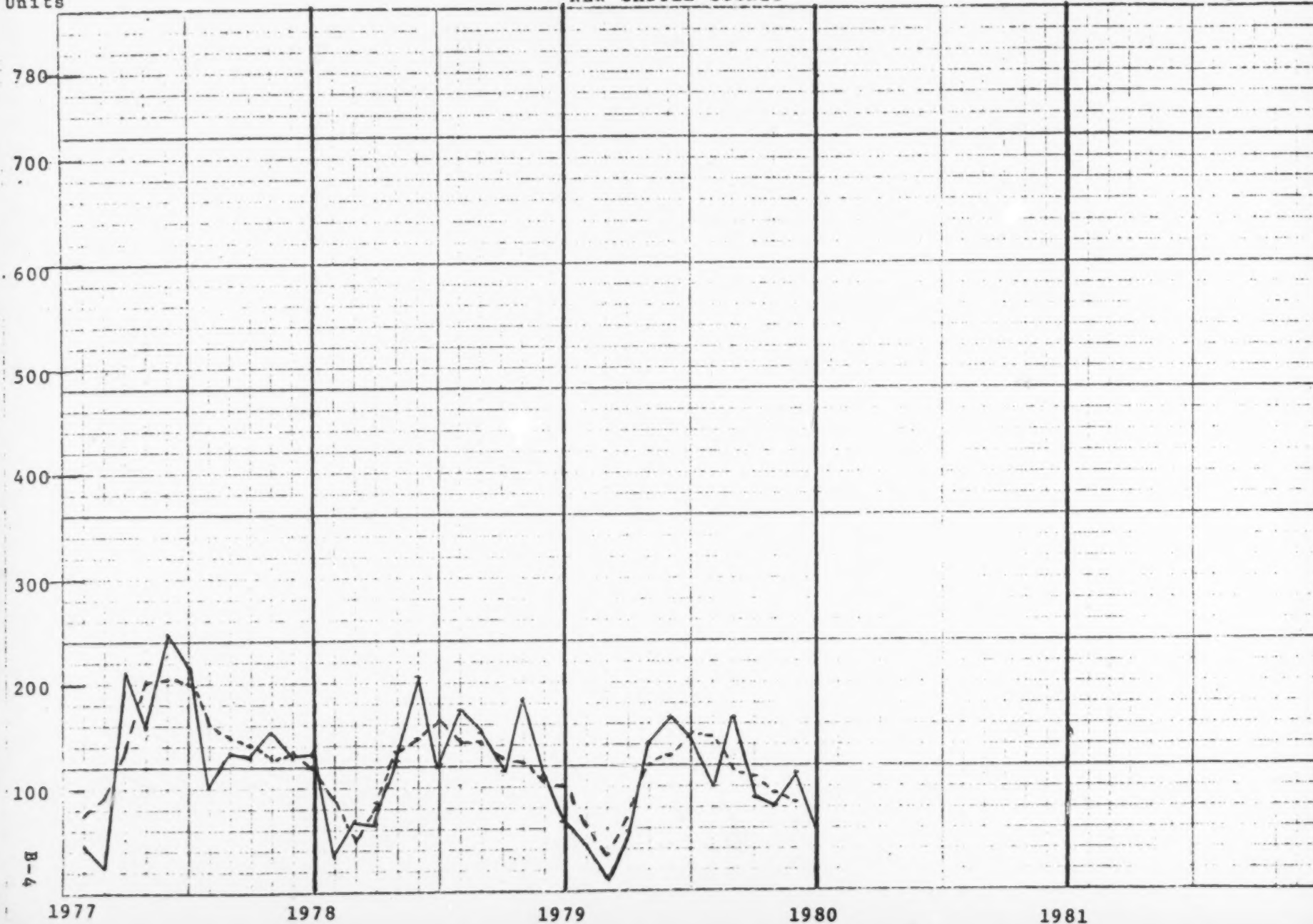


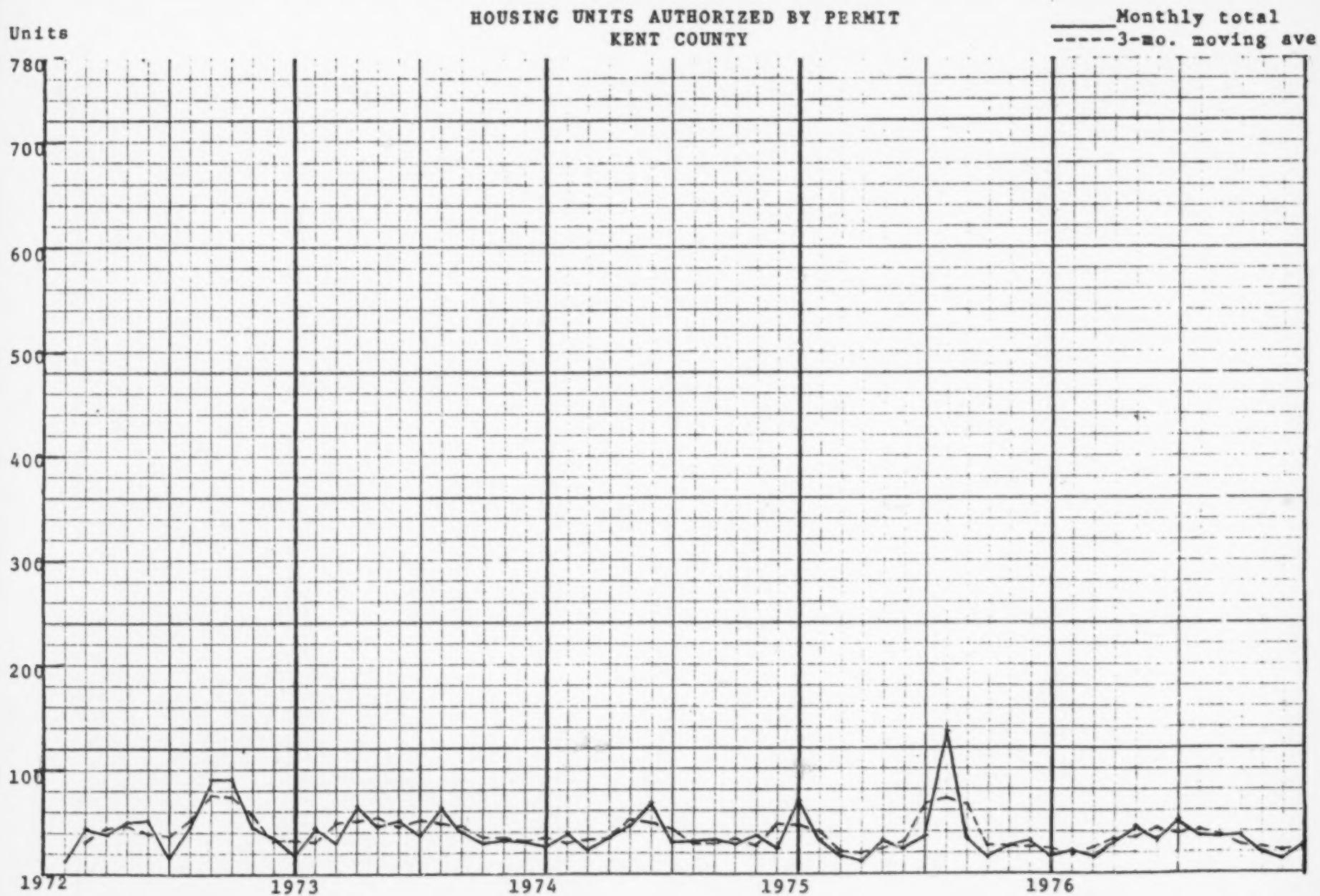
HOUSING UNITS AUTHORIZED BY PERMIT  
NEW CASTLE COUNTY

Units

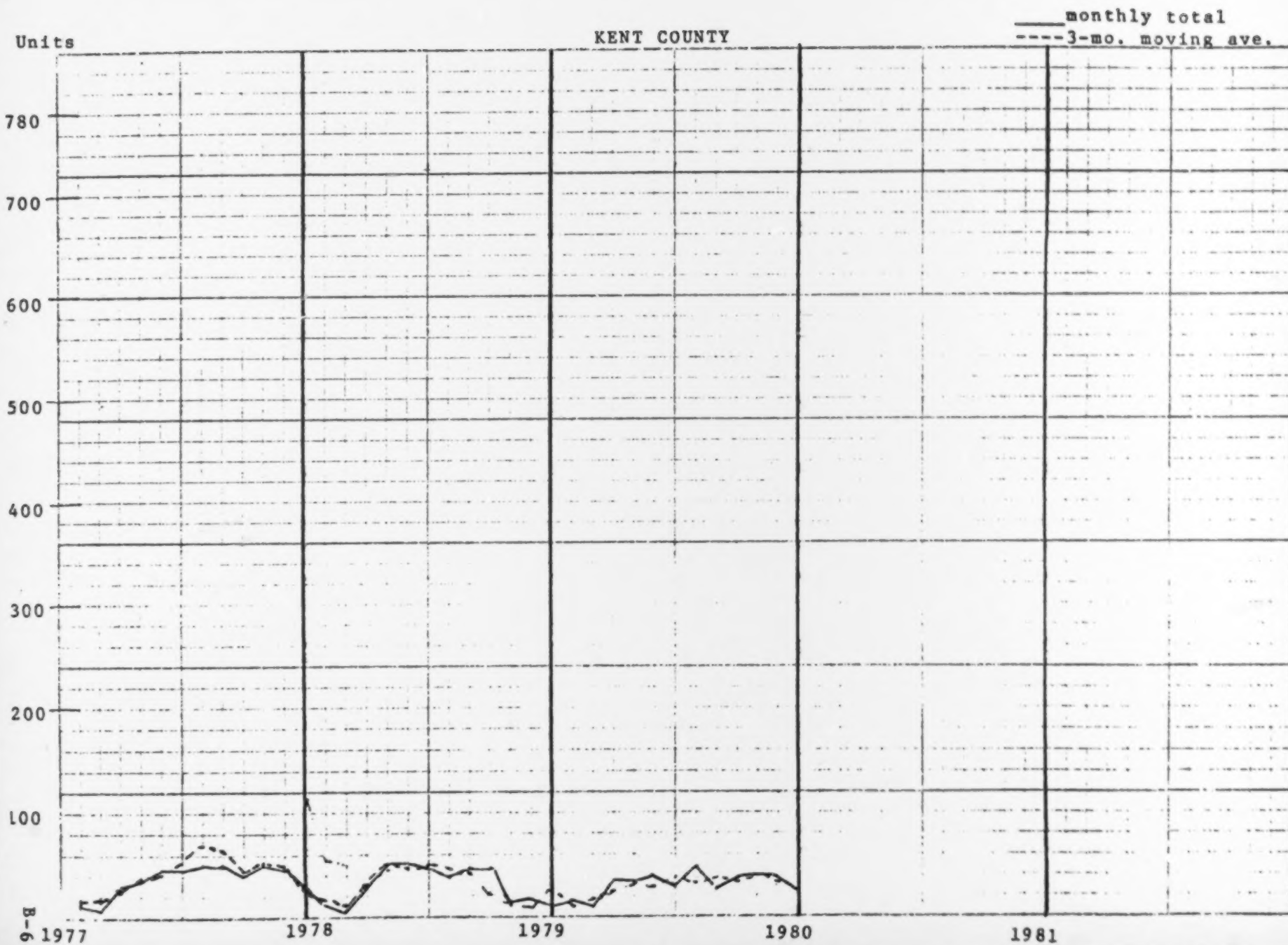
NEW CASTLE COUNTY

—— monthly total  
----- 3-mo. moving ave.



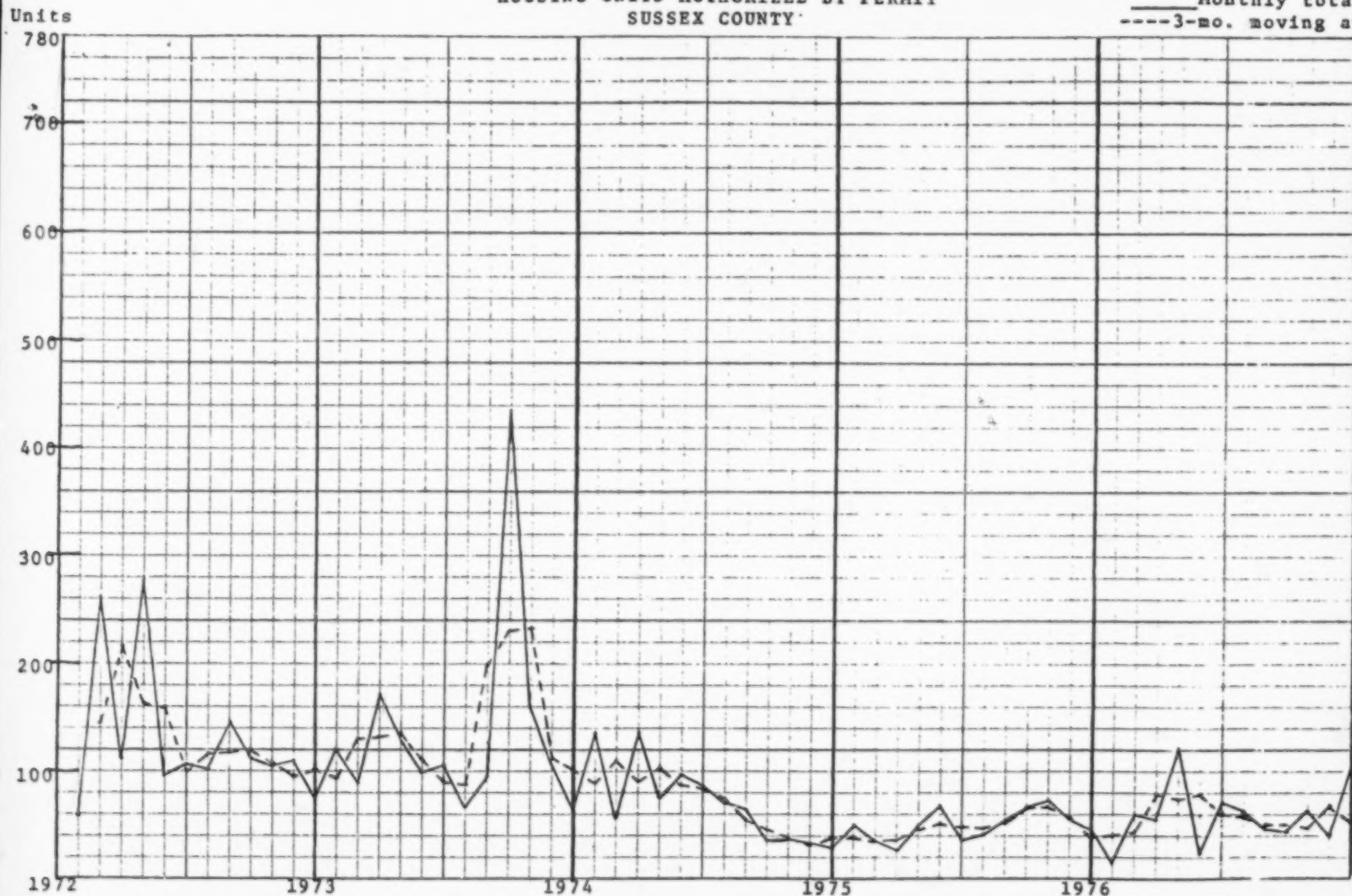
HOUSING UNITS AUTHORIZED BY PERMIT  
KENT COUNTY





# HOUSING UNITS AUTHORIZED BY PERMIT SUSSEX COUNTY

\_\_\_\_ Monthly total  
---- 3-mo. moving ave



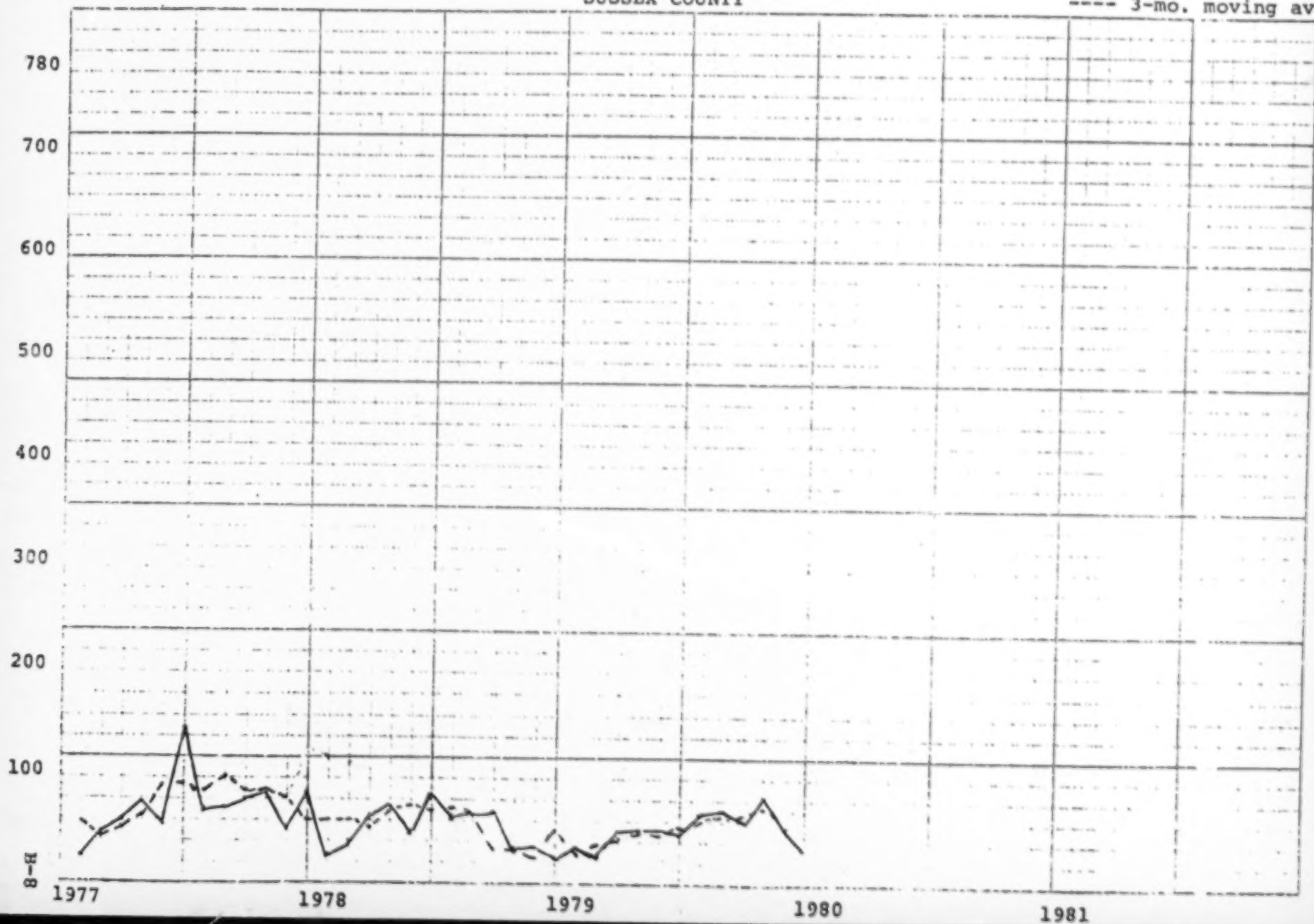


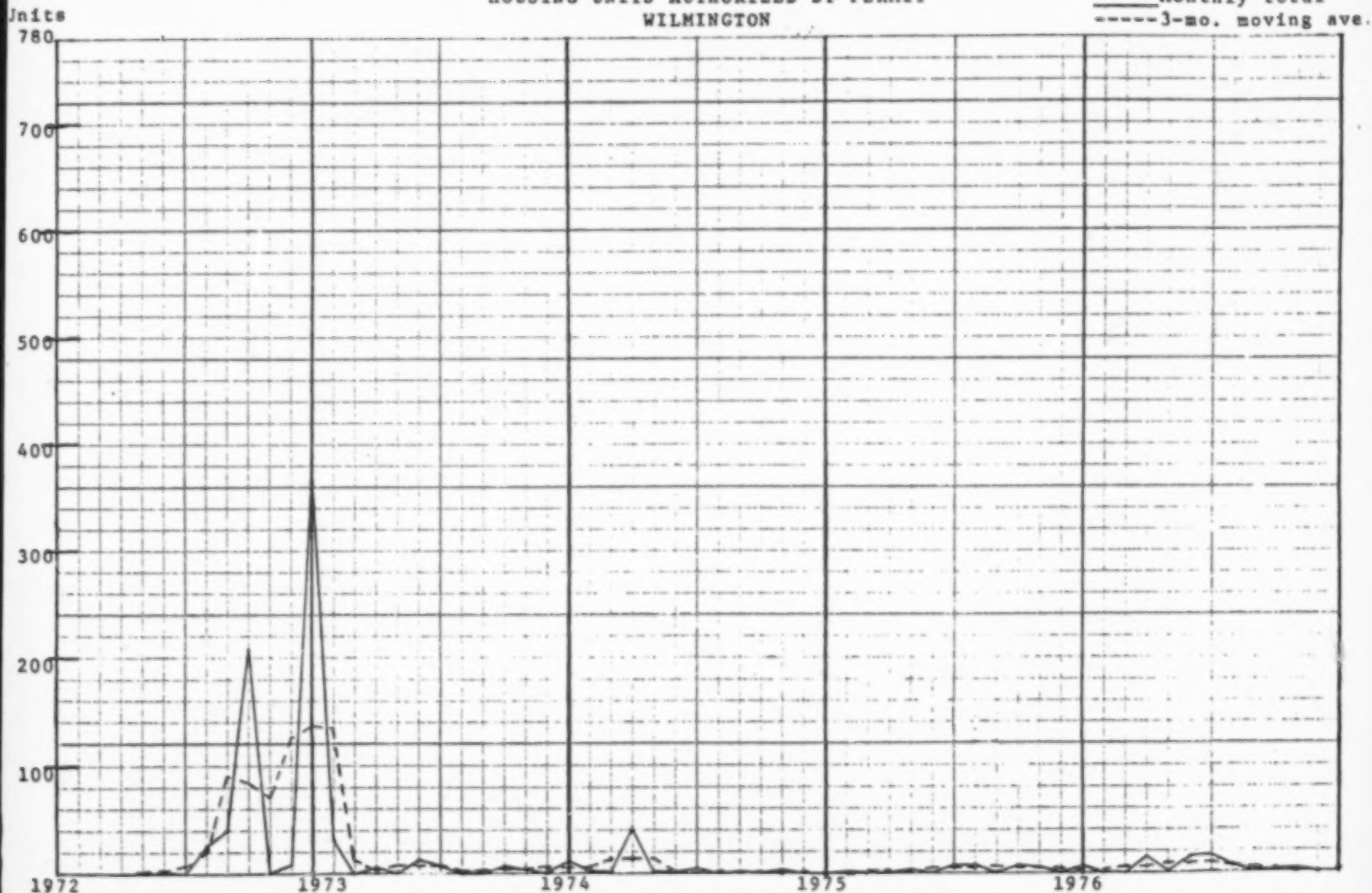
Units

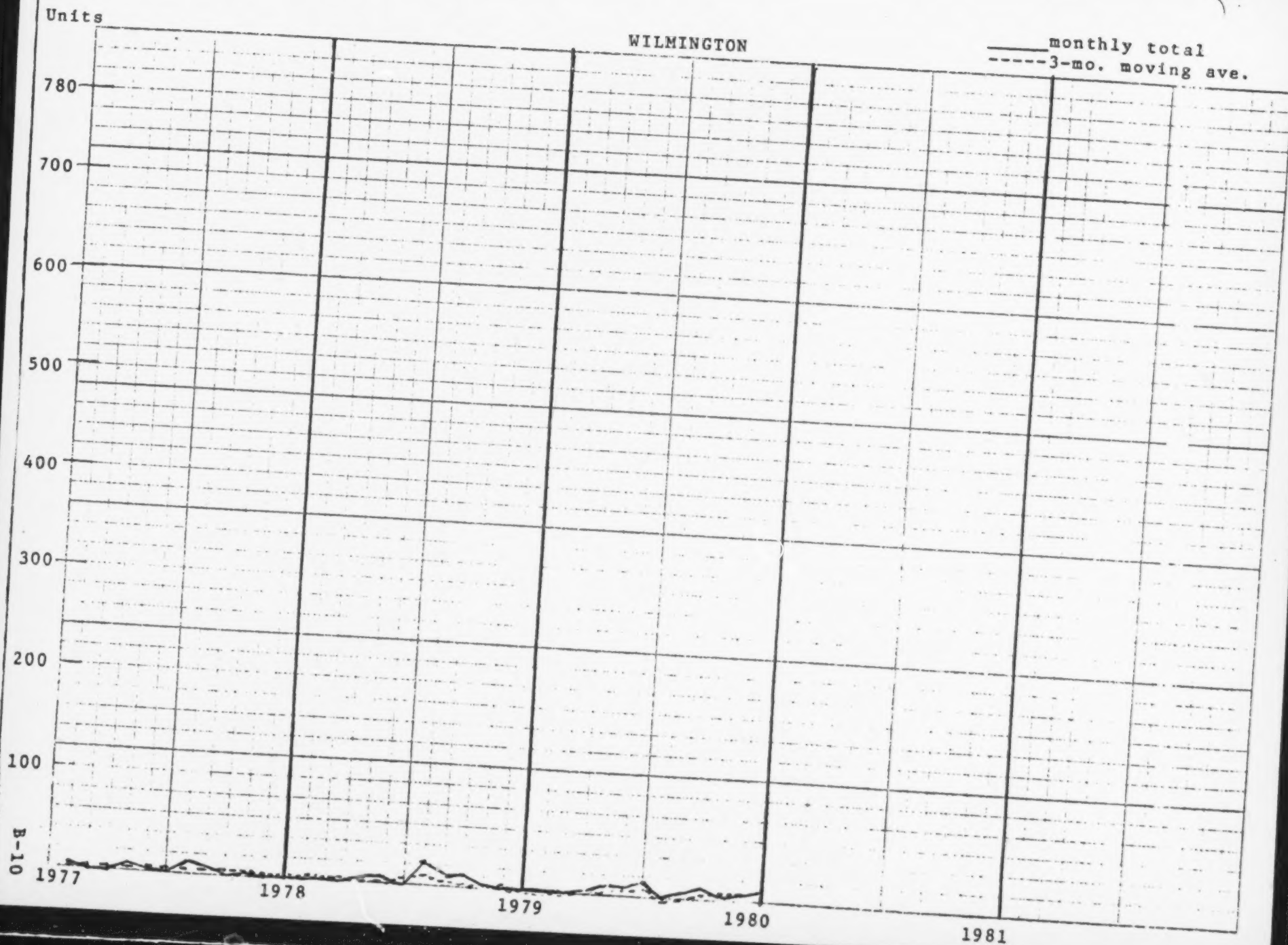
SUSSEX COUNTY

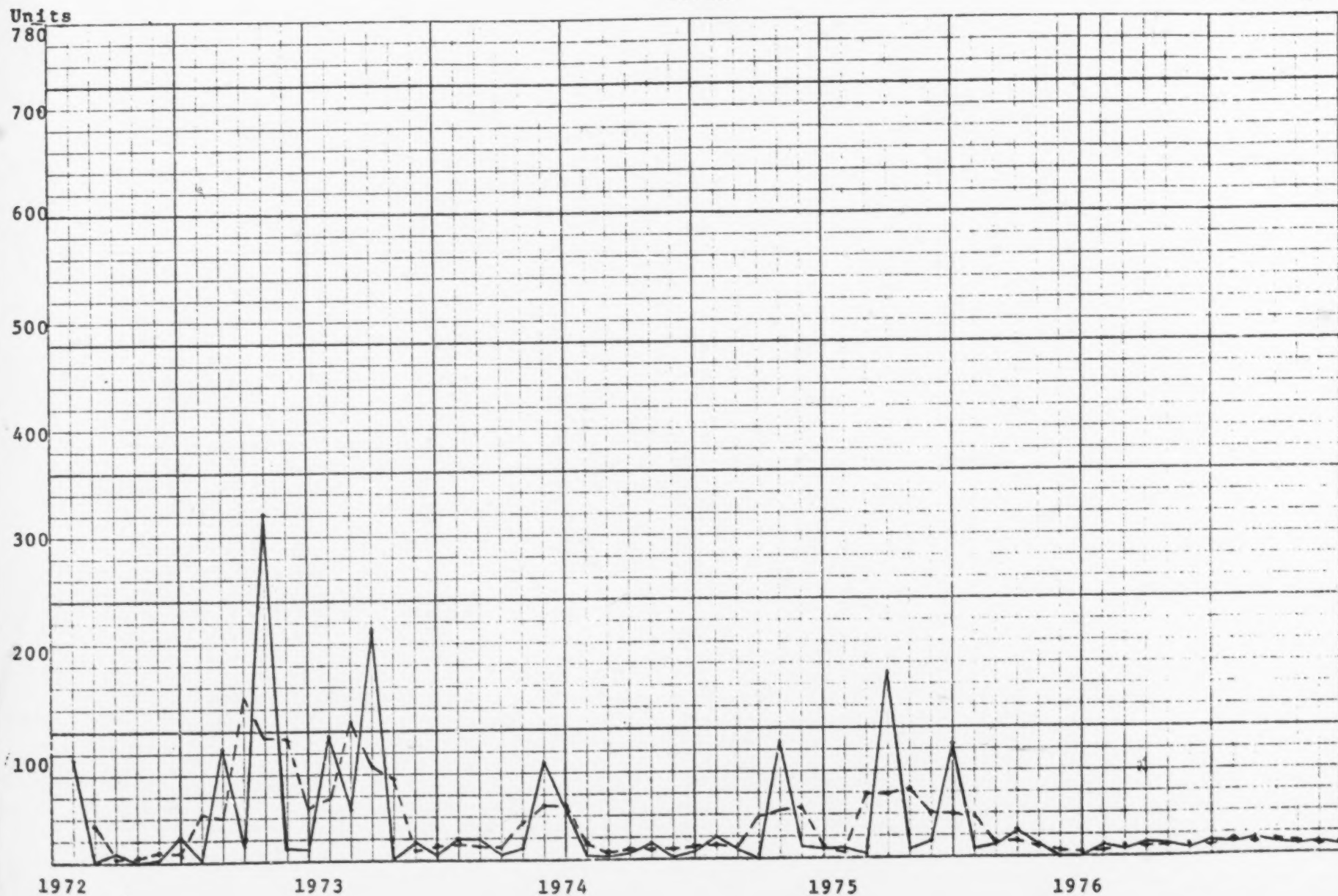
monthly total

--- 3-mo. moving ave

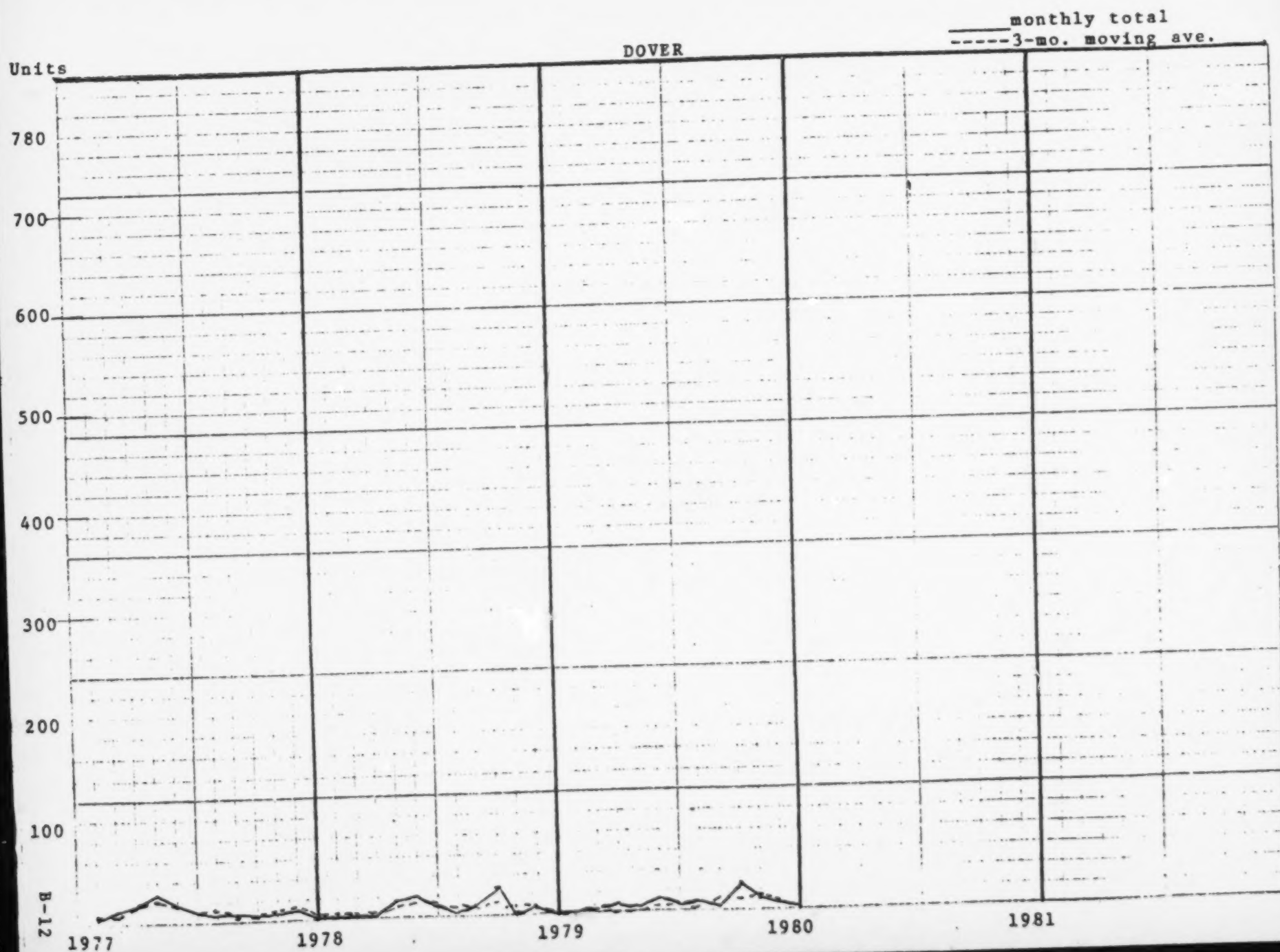


HOUSING UNITS AUTHORIZED BY PERMIT  
WILMINGTON



HOUSING UNITS AUTHORIZED BY PERMIT  
DOVERMonthly total  
-----3-mo. moving ave





APPENDIX C

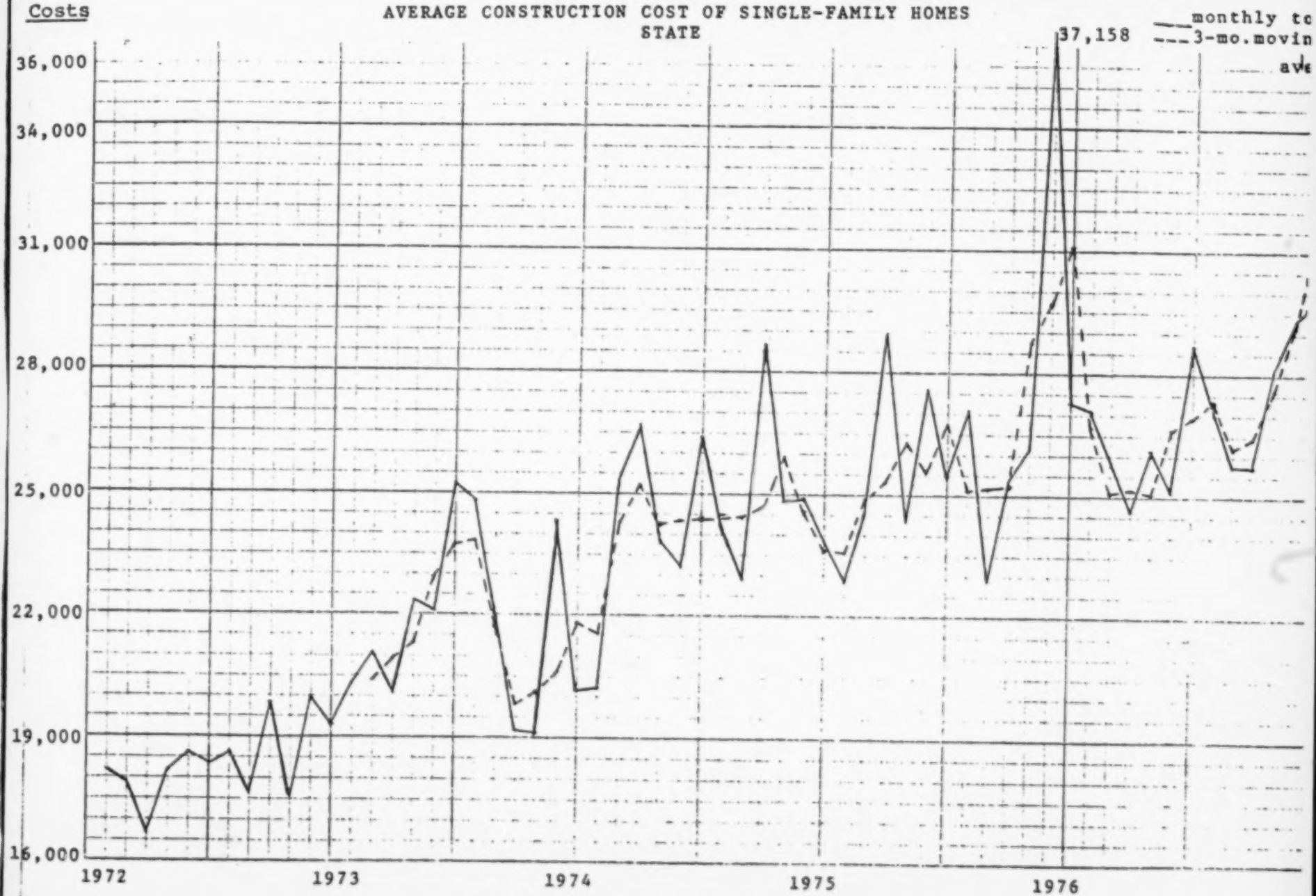
GF PHS OF AVERAGE CONSTRUCTION  
COSTS OF SINGLE-FAMILY HOMES

October, 1979 through December, 1979



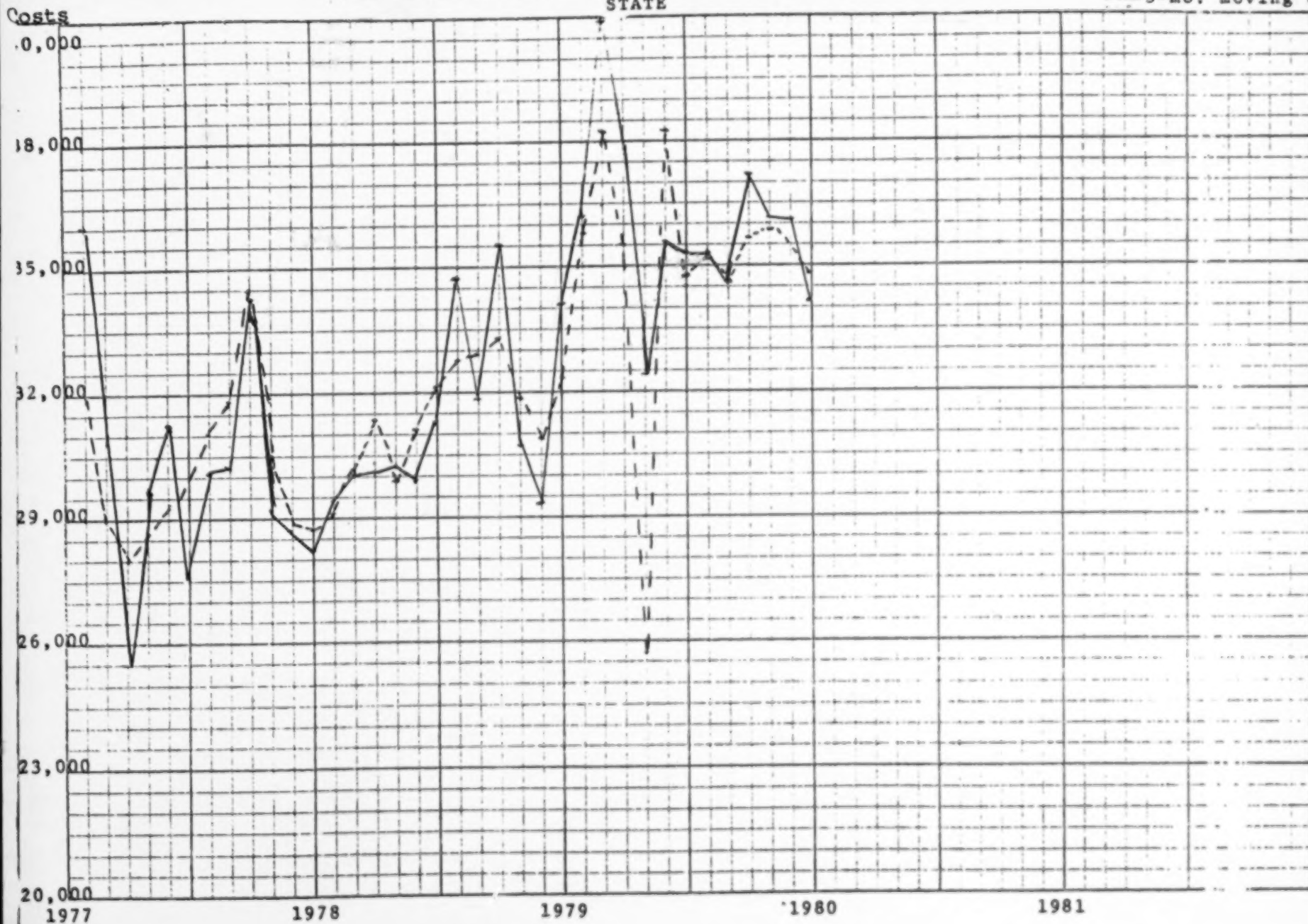
Costs

AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
STATE



# AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES STATE

— monthly total  
--- 3-mo. moving ave



20,000  
1977

1978

1979

1980

1981

C-2  
12-256

6 Squares  
1/2" x 1/2"

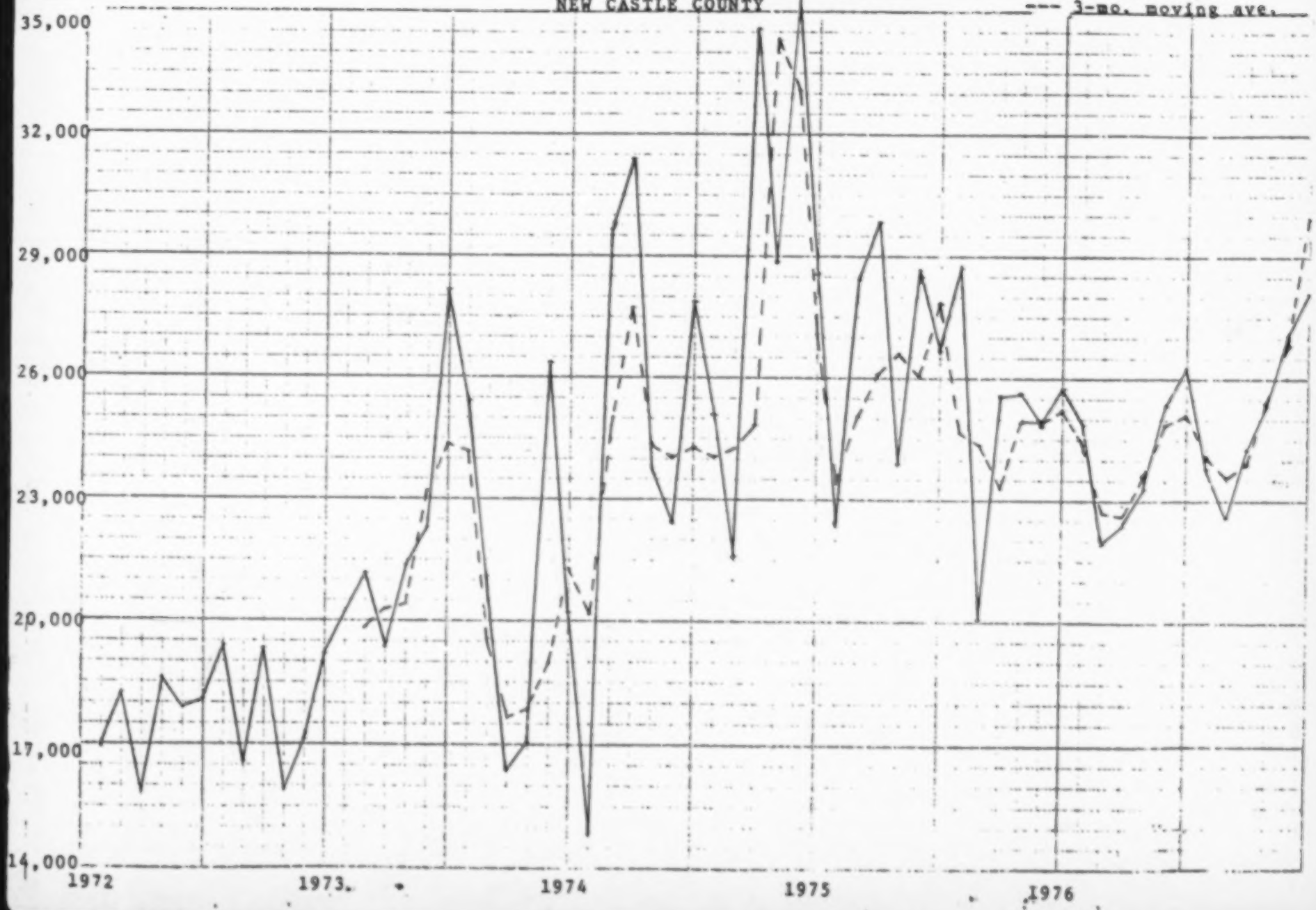
# AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES

Costs

NEW CASTLE COUNTY

44,063

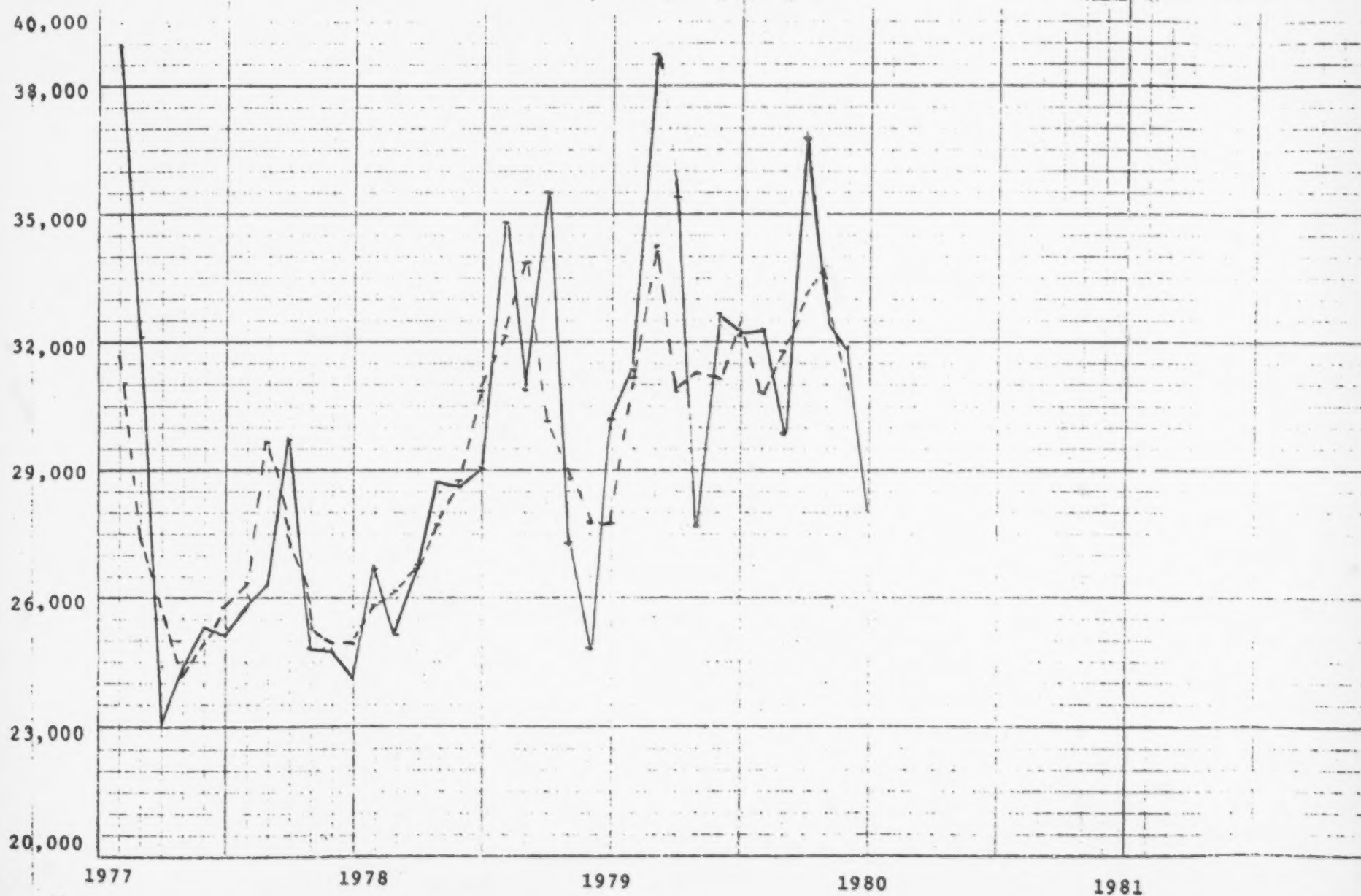
— monthly total  
--- 3-mo. moving ave.



Costs

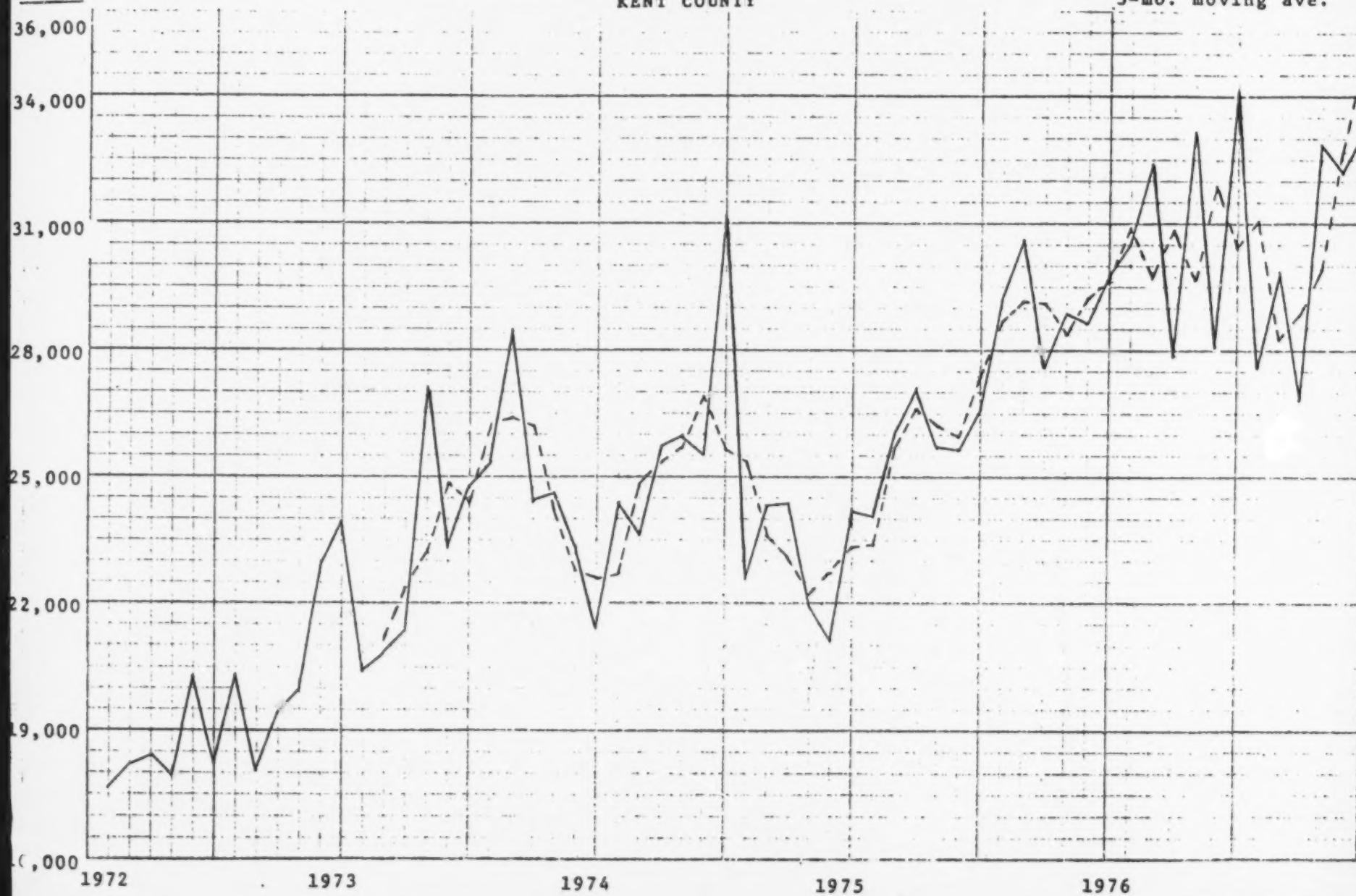
AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
NEW CASTLE COUNTY

— monthly total  
--- 3-mo. moving ave.





Costs

AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
KENT COUNTY— monthly total  
--- 3-mo. moving ave.

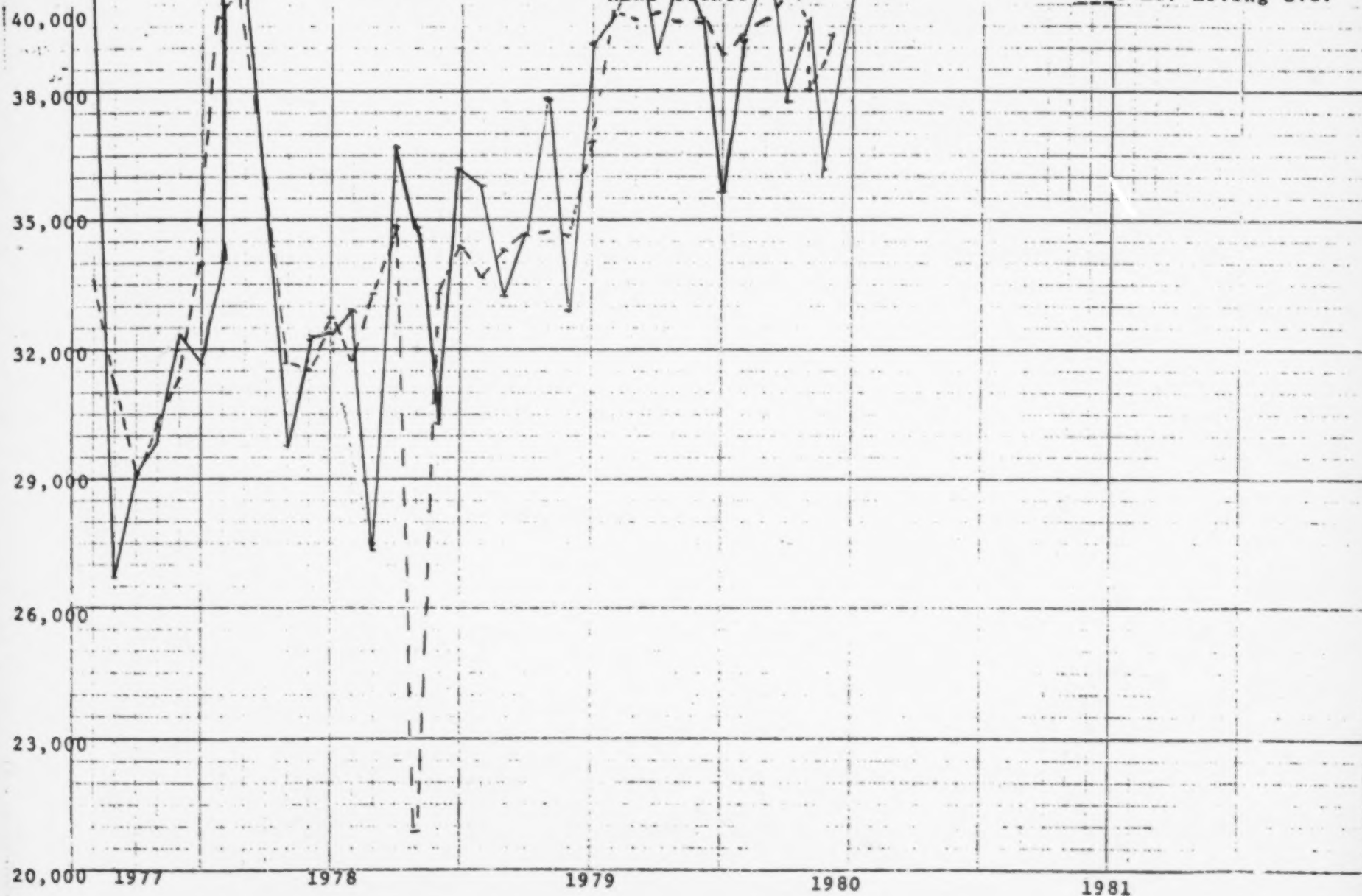


44,812

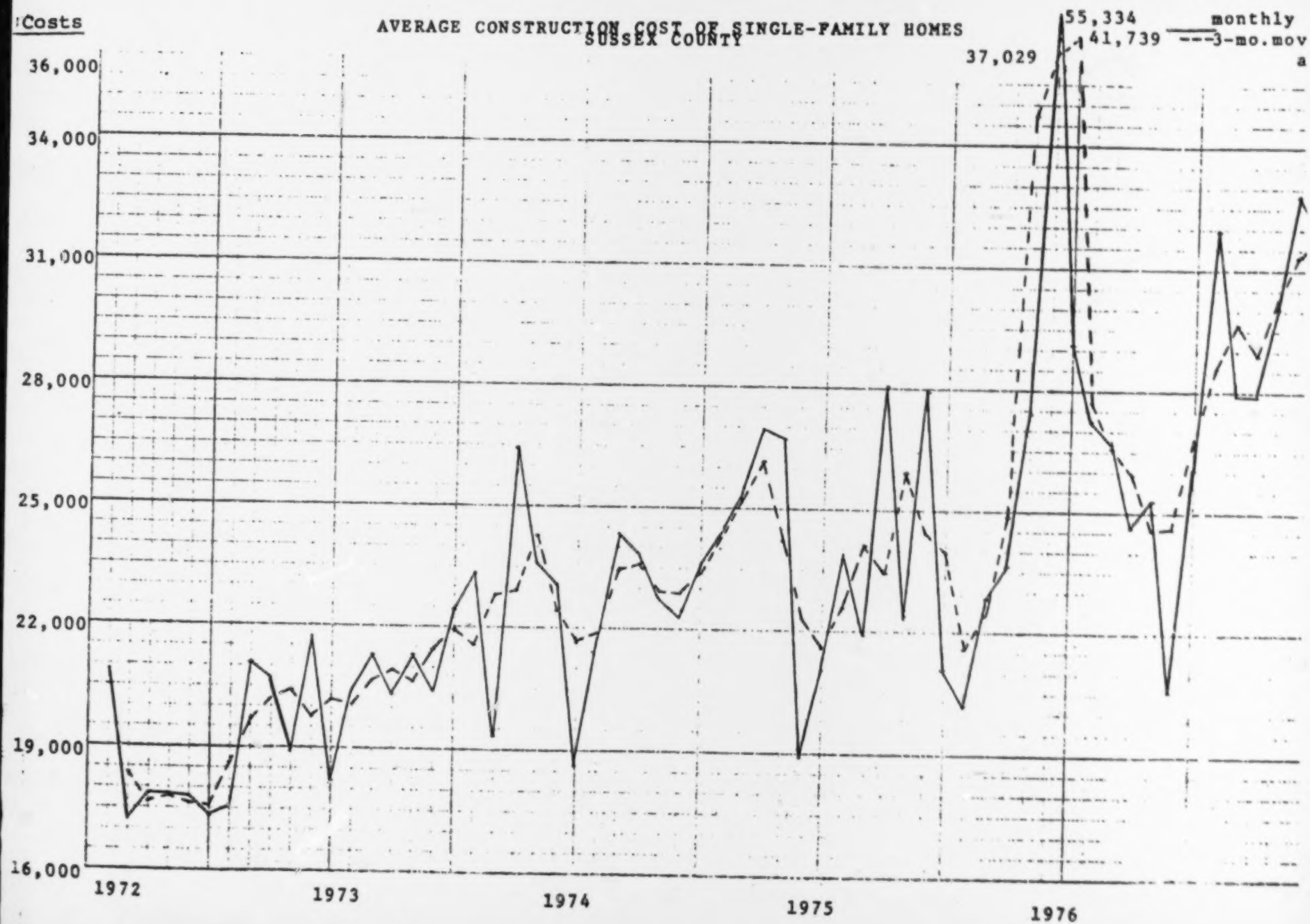
Costs  
43,308

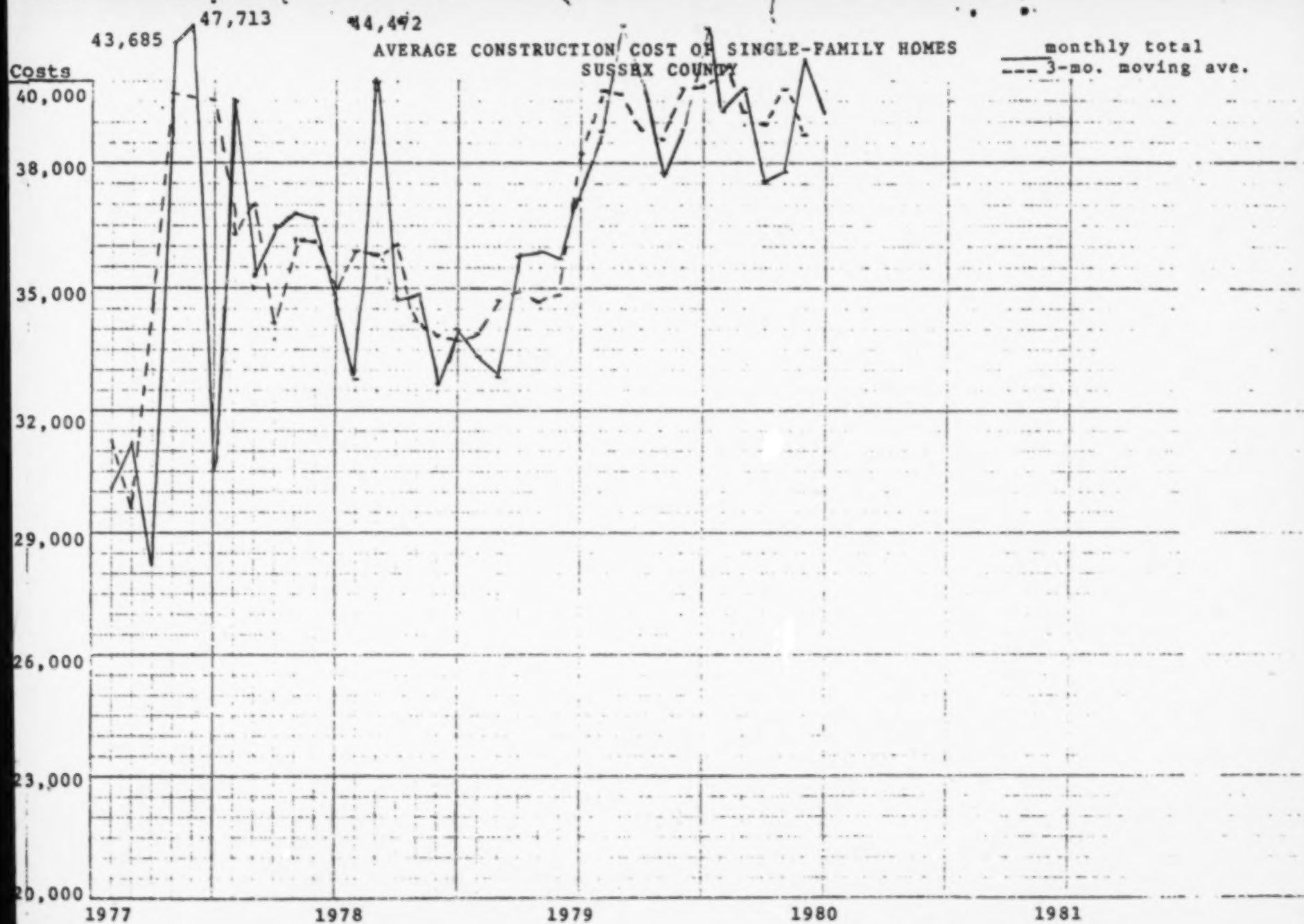
# AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES KENT COUNTY

— monthly total  
- - - 3-mo. moving ave.



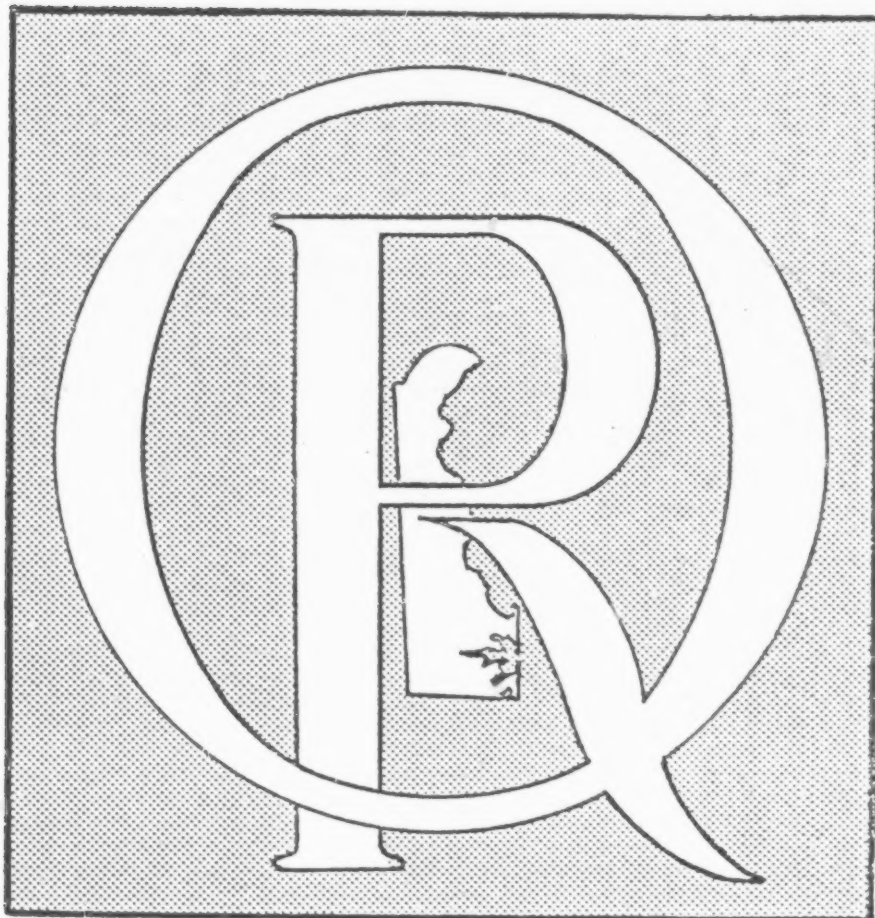
Costs

AVERAGE CONSTRUCTION COST OF SINGLE-FAMILY HOMES  
SUSSEX COUNTY



# QUARTERLY REVIEW

SPRING, 1980



HOUSING PRODUCTION IN DELAWARE

First Quarter, 1980

STATE OF DELAWARE

DEPARTMENT OF COMMUNITY AFFAIRS AND ECONOMIC DEVELOPMENT  
DIVISION OF HOUSING

AND  
DELAWARE STATE HOUSING AUTHORITY

The cooperation of local  
building permit offices  
in supplying data for  
this report is gratefully  
acknowledged.



QUARTERLY REVIEW  
OF  
HOUSING PRODUCTION  
IN  
DELAWARE

FIRST QUARTER, 1980

BY

Alan R. Mann  
Statistician  
Division of Housing  
18 The Green  
Dover, Delaware 19901

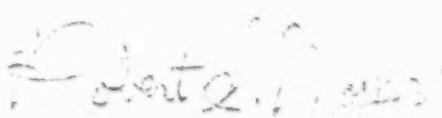
June, 1980

## F O R E W O R D

The decade of the 1980's began on a low note for Delaware housing production with an 8% decrease from last year's first quarter from 872 units to 801 units. On-site construction declined 10%. The only bright note is that on-site construction in the country as a whole was down 29%.

Also on the positive side, single family construction in New Castle County was 95% better than a year ago increasing from 118 to 230 units. The County and State bond programs helped the situation considerably.

It is also interesting to note that a very slight decline in single family construction cost has persisted for the third successive quarter and stands now at \$35,218, not including architectural, engineering and land costs.

  
ROBERT S. MOYER  
State Director of Housing

## TABLE OF CONTENTS

|                                                                                  |    |
|----------------------------------------------------------------------------------|----|
| FOREWORD.....                                                                    | ii |
| INTRODUCTION.....                                                                | 1  |
| QUARTERLY FEATURE ARTICLE<br>BY ALAN R. MANN.....                                | 3  |
| HOUSING PRODUCTION, FIRST QUARTER, 1980.....                                     | 7  |
| HOUSING PRODUCTION STATISTICS.....                                               | 11 |
| APPENDICES:                                                                      |    |
| APPENDIX A:<br>SINGLE FAMILY HOUSING PRODUCTION                                  |    |
| APPENDIX B:<br>AVERAGE BUILDER'S COST OF A<br>SINGLE FAMILY HOME<br>(BY QUARTER) |    |

## INTRODUCTION

This is the report on Delaware's housing production during the first quarter of 1980. Included are data on the number of new housing units authorized by building permits, the number of mobile homes sold, plus the total of residential demolition. Data on construction costs, heating fuel, square footage of single family dwellings, and the number of bedrooms erected are also displayed on a per-unit basis. A feature article on the housing economy in Delaware also appears in this issue.

The following information relates to new housing, substantial rehabilitation of existing housing, and demolition of substandard housing units. Only those units used as primary domicile have been counted. Vacation homes, hotels, motels, college dormitories, nursing homes, and other group residential structures are not included. The figures are not based on a sample survey, but on actual totals from an exhaustive enumeration of building permit data recorded by various jurisdictions, and reported to the State Division of Housing.

The data shown relate to the issuance of the permit rather than the actual start of construction, and should not be directly interpreted as "housing starts". However, building permits are very useful as prompt indicators of trends in residential construction activity. The United States Bureau of the Census has determined that approximately 90 percent of all permits issued for on-site construction represent actual residential building activity.

For purposes of simplification, permit issuance will be expressed as "starts" in this narrative.

### The Geography of Building Permit Jurisdiction

The New Castle and Kent County building permit systems cover all unincorporated areas within their respective boundaries, plus those areas not having building permit systems. Those towns and municipalities having permit laws are counted as separate entries within their counties. An exception to this rule is the town of Milford, which straddles the border of Kent and Sussex counties. Milford's data are counted in the county containing the building activity.

Sussex county includes all municipalities in its building permit system. It is necessary to adjust the total for Sussex in order to avoid double-counting.

### Definition

Housing Unit - a housing unit, as defined for purposes of this report, consists of a room or group of rooms intended for occupancy as separate, year-round living quarters, by a family, by a group of unrelated persons living together, or by a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

### Appendices

Chart 4 is based on the number of new mobile homes sold in Delaware and titled for use in Delaware. There are no mobile home factories in Delaware, and those homes labeled sectional, modular, or "prefab" are counted as on-site construction.

Chart 5 contains statistics on substantial rehabilitation received from building permits. Substantial rehabilitation consists of additions and alterations containing three of the following four elements: electrical, heating, plumbing, and structural work.



-THE STATE OF THE  
HOUSING ECONOMY  
IN DELAWARE-

*Based on an interview  
with Charles B. Reeder  
Chief Economist, Du Pont Company*

ALAN R. MANN  
Statistician  
Delaware State Housing Authority

There appear to be demographic as well as energy related forces at work changing the housing demands in Delaware and the rest of the nation, according to Charles B. Reeder, Chief Economist of the DuPont Company in Wilmington. During an interview conducted in late April concerning the economy, with particular reference to housing, Mr. Reeder stated that housing is being affected by a number of interrelated factors, and not just the energy problem. He said the current economic situation can best be understood by looking back to the 1973 recession, and the subsequent recovery in 1976.

The United States economy experienced a strong downturn in productivity due to a high rate of inflation and the Arab oil embargo. The years 1970-1973 had been a period of high powered growth. For example, Delaware's housing production statistics these years were:

| <u>Unit Type:</u>  | <u>1970</u>  | <u>1971</u>  | <u>1972</u>  | <u>1973</u>  |
|--------------------|--------------|--------------|--------------|--------------|
| Single Family:     | 2,570        | 3,582        | 3,644        | 3,772        |
| Multi-Family:      | 1,566        | 2,625        | 3,505        | 3,914        |
| Mobile Home Sales: | <u>1,671</u> | <u>1,704</u> | <u>1,672</u> | <u>1,960</u> |
| Total Production:  | 5,807        | 7,911        | 8,821        | 9,646        |

The following three years, 1974, 1975, and 1976 produced these statistics:

| <u>Unit Type:</u>  | <u>1974</u>  | <u>1975</u> | <u>1976</u> |
|--------------------|--------------|-------------|-------------|
| Single Family:     | 1,949        | 1,934       | 2,422       |
| Multi-Family:      | 1,209        | 1,111       | 171         |
| Mobile Home Sales: | <u>1,261</u> | <u>834</u>  | <u>899</u>  |
| Total Production:  | 4,416        | 3,879       | 3,492       |

We can see that 1976 was the recovery year for single family home building, with a severe drop in multi-family production. In 1977, multi-family activity rebounded to 1,104 units, but has since failed to achieve the record level of production set in 1973. Mobile home sales showed a slight gain of 7.7% in 1976 over 1975's level.

The end of 1976 saw a new Presidential administration enter the national scene. According to Mr. Reeder, the Carter Administration was "highly stimulative" up to 1979, creating a "post-Keynsian overdose" of money in the national economy. This massive injection of extra money created an accelerated inflation rate. This money actually went into new and existing Federal programs at a faster rate than the economy could take.

By October of 1979, this "overdose" would be in for some therapy.

Along with the above mentioned inflation rate, on October 6, 1979, the Federal Reserve, with support from the Carter Administration, began to pursue a tighter monetary policy, making the effort to obtain funds more difficult on the part of banking institutions. By the beginning of 1980, the stage was set for the current recession.

According to Mr. Reeder, "rising interest rates," (i.e. the prime lending rate), "make inflation worse in the short run. Housing at this time was in the forefront of the recession.

Mr. Reeder elaborated, stating that as housing wasn't at an "overbuilt" level in the market, credit tightening effectively choked the housing market worse than in the 1973-75 recession.

Along with rising energy costs (related to every economic aspect of life), the changing demography, (population size and concentration), plus local housing mix, (apartment, condominium mobile home, single family unit); should be weighed to measure the total impact on housing. Smaller families, range of income, and availability of mass transit are all related to the changing housing picture, which would be tied to not only higher energy needs, but changing lifestyles. At this point, Mr. Reeder stressed a more holistic, or "macro" approach to viewing the economic picture of housing. All conditions are related to each other at some point of reference. The above mentioned conditions seemed to relieve the energy market of total blame.

Mr. Reeder estimated the recession would last "through 1980." The year 1981 would be a "no-growth" year, if the present recession followed the characteristics of the previous post-war recessions. Inventory correction would occur as supplies became balanced with lower than usual demand. With weaknesses in long-term spending, the foundation will be set for further easing of monetary restriction and interest rates. If the foundation is sound, 1982 will be the recovery year. Beyond that, the economic picture depends on American political fortunes.

With high energy costs, low investments, and consequently, low production, the 1980's could be a slow-growth decade. Mr. Reeder called for fiscal incentives in the shape of tax reform to spur industrial investment, and a restrained monetary policy to strengthen the overextended dollar.

## HOUSING PRODUCTION, FIRST QUARTER 1980

### Synopsis:

Housing production in Delaware for the first quarter of 1980 totalled 801 units. This figure includes 627 units of on-site construction (78%) and 174 newly titled mobile home units (22%). Compared with the previous quarter, a decrease of 173 units was realized, due to seasonal and economic effects. Total production for first quarter 1980 was 71 units below first quarter 1979's total of 872.

The total housing production profile is as follows: Single family units, 411; Multi-family units, 216; Mobile homes, 174.

As far as the counties were concerned, the first quarter of 1980 was somewhat better than expected. Compared to the same period one year before, New Castle County had 230 single family starts, a 95% increase from 118 to 230 units. In light of what the prevailing economic picture is, this 1980 performance is an example of the benefit of low interest single family home mortgages, financed by tax exempt bonds. The bond activity during this first quarter of 1980 came from the Delaware State Housing Authority and New Castle County Mortgage Programs.

Multi-family production in New Castle County registered at 216 new units in the first quarter 1980. Compared to the same period in 1979, there was a 44% drop. All of first quarter 1979's multi-family production in N.C.C. was initiated through Delaware State Housing Authority financing. As there were no Delaware State Housing Authority projects started in first quarter 1980, a 10% decline in N.C.C.'s on-site construction was felt in 1980's first quarter, when compared to first quarter 1979.

Kent County single family production performance from January to March was 43, 15 units below the 58 recorded for the same period last year. There weren't any multi-family units produced in Kent during first quarter 1980, as opposed to 6 produced in the same period last year. Therefore, total on-site construction for Kent County was down by 21 units (33%) in the first quarter of 1980, compared to the first quarter of 1979.

Sussex County, compared to first quarter 1979, exhibited an increase during the comparable period in 1980. There were 138 single family starts in 1980, 21 units above the level of 117 starts one year before. This is interesting, in view of the terrible recession that has hit the housing market. There were no multi-family starts, unlike the 10 units reported in the first quarter of 1979. On-site construction in Sussex County was up slightly at about 9% compared to first quarter 1979.

## CONSTRUCTION COSTS\*

*\*Reported from building permits; costs of land, architectural services, and engineering are not included.*

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(Note: For the first time in the Quarterly Review, the charts carry cost statistics to the last digit.)

For the State, on-site housing construction costs during the first quarter of 1980 were lower than those of the comparable period in 1979, due to the drop in multi-family construction activity (\$16,975,489 in first quarter 1980 as opposed to \$20,783,000 in first quarter 1979). The average cost of construction, on-site was \$27,074. The single family unit average cost was \$35,218. For multi-family units, the figure read \$11,578.

The counties exhibited a varied picture of costs during the first quarter of 1980. New Castle County exhibited a 44% rise to \$7,015,611 from \$3,963,000 in total cost of single family units, but showed a 73% decrease in multi-family cost relative to the first quarter of 1979; (from \$9,292,000 to \$2,500,776). On-site construction cost was down by 28% compared to the same time last year; (from \$13,255,000 to \$9,516,387). Average cost (compared to the first quarter of 1979) for single family and multi-family units were \$30,503 and \$11,578 respectively. In comparison to the first quarter, 1979, average costs were down 11% from \$34,172 (Single family), and down 52% from \$24,077 (Multi-family). The average cost for on-site construction was down 19% from \$26,300 reported in the first quarter, 1979, to \$21,337 in the first quarter, 1980.

Kent County experienced total on-site costs of \$1,707,900 down 31% from the \$2,473,000 reported for the same period of 1979. Single family costs comprised the on-site total, as there was no multi-family activity. Average costs for the period were \$39,719, up 3% from \$38,641 reported for the same period in 1979. However, as there were 6 multi-family units built in the first quarter, 1979, at \$20,000 each, the real average comparable to 1980's figure is \$40,411. Therefore, average on-site costs this period would be down by a slight 2%.

Sussex County totalled \$5,751,202 in on-site residential building costs, up 13% from \$5,055,000 reported for the same period last year. Average cost reported for a single family home was \$41,675, up 2% from one year before (\$40,877). On-site construction for first quarter, 1979 was \$39,803, which included multi-family activity. Compared with first quarter, 1980, it was down by about 5%.



## MOBILE HOME PRODUCTION

### Synopsis:

Mobile home activity was nearly equal to that of first quarter 1979. A startling statistic was the change in comparable activity in New Castle County (54 units) in first quarter, 1980, up by 33 units when compared to the 21 reported in first quarter, 1979. Kent County had 78 units, down from 86 for the same time last year. Compared with first quarter 1979, Sussex County dropped to 42 this time, as opposed to last year's 70. The state total was 174, 3 units fewer than the comparable 1979 total.

## FEDERAL LOAN ASSISTANCE

Direct loans, subsidies, mortgage insurance and mortgage guarantees totalled 43 units aided during the first quarter.

The Farmers Home Administration extended loans to 30 units, (70%), while the Federal Housing Administration insured 5 new units (12%). The Veterans Administration wrote eight loans during the first quarter of 1980 (18%). Compared to first quarter, 1979, loans and insurance were down by 36 in the same period, 1980 (-46%). This is an interesting indication in view of the current housing slump.

## THE NATION

The U.S. Department of Commerce reported that housing starts were:

74,600 in January

76,600 in February

82,300 in March

233,500 for the quarter.

The above figures include single family and multi-family units. Specifically, single family starts were:

44,200 in January

46,500 in February

48,100 in March

138,800 for the quarter

Multi-family starts were: (including Public Housing)

30,400 in January

30,100 in February

34,200 in March

94,700 for the quarter

Compared to first quarter, 1979, single family starts were down by 33%, and multi-family starts were down 24%. Total on-site construction in the country was down 29%. By comparison, the State of Delaware had an on-site decline of only 10%.

HOUSING PRODUCTION STATISTICS

| Location    | Structure  | 1979     |         |         |         | Total | 1980    |       |
|-------------|------------|----------|---------|---------|---------|-------|---------|-------|
|             |            | 1st QTR. | 2nd QTR | 3rd QTR | 4th QTR |       | 1st QTR | Total |
| Wilmington  | Sngl.-fam. | 1        | 32      | 11      | 16      | 60    | 36      | 36    |
|             | Multi-fam. | 136      | 0       | 0       | 0       | 136   | 0       | 0     |
|             | Total      | 137      | 32      | 11      | 16      | 196   | 36      | 36    |
| Newark      | Sngl.-fam. | 3        | 4       | 3       | 15      | 25    | 0       | 0     |
|             | Multi-fam. | 150      | 0       | 0       | 0       | 150   | 0       | 0     |
|             | Total      | 153      | 4       | 3       | 15      | 175   | 0       | 0     |
| New Castle  | Sngl.-fam. | 3        | 1       | 1       | 0       | 5     | 1       | 1     |
|             | Multi-fam. | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
|             | Total      | 3        | 1       | 1       | 0       | 5     | 1       | 1     |
| Elsmere     | Sngl.-fam. | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
|             | Multi-fam. | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
|             | Total      | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
| Belle-Fonte | Sngl.-fam. | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
|             | Multi-fam. | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
|             | Total      | 0        | 0       | 0       | 0       | 0     | 0       | 0     |
| NCC Balance | Sngl.-fam. | 111      | 415     | 344     | 225     | 1,095 | 193     | 193   |
|             | Multi-fam. | 100      | 72      | 108     | 0       | 280   | 216     | 216   |
|             | Total      | 211      | 487     | 452     | 225     | 1,375 | 409     | 409   |
| NCC Total   | Sngl.-fam. | 118      | 452     | 359     | 256     | 1,185 | 230     | 230   |
|             | Multi-fam. | 386      | 72      | 108     | 0       | 566   | 216     | 216   |
|             | Total      | 504      | 524     | 467     | 256     | 1,751 | 446     | 446   |

CHART 1-A: ON-SITE PERMITS ISSUED  
NEW CASTLE COUNTY

CHART 1-B: ON-SITE PERMITS ISSUED  
KENT COUNTY

| Location Structure        |            | 1979    |         |         |         | 1980  |         |       |
|---------------------------|------------|---------|---------|---------|---------|-------|---------|-------|
|                           |            | 1st QTR | 2nd QTR | 3rd QTR | 4th QTR | Total | 1st QTR | Total |
| Dover                     | Sngl.-fam. | 8       | 28      | 30      | 17      | 83    | 11      | 11    |
|                           | Multi-fam. | 6       | 0       | 6       | 149     | 161   | 0       | 0     |
|                           | Total      | 14      | 28      | 36      | 166     | 244   | 11      | 11    |
| Smyrna                    | Sngl.-fam. | 4       | 1       | 1       | 1       | 7     | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                           | Total      | 4       | 1       | 1       | 1       | 7     | 0       | 0     |
| Milford                   | Sngl.-fam. | 0       | 0       | 0       | 3       | 3     | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                           | Total      | 0       | 0       | 0       | 3       | 3     | 0       | 0     |
| Harrington                | Sngl.-fam. | 0       | 0       | 0       | 1       | 1     | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                           | Total      | 0       | 0       | 0       | 1       | 1     | 0       | 0     |
| Camden                    | Sngl.-fam. | 0       | 0       | 2       | 0       | 2     | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                           | Total      | 0       | 0       | 2       | 0       | 2     | 0       | 0     |
| Kent<br>County<br>Balance | Sngl.-fam. | 46      | 70      | 79      | 80      | 275   | 32      | 32    |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                           | Total      | 46      | 70      | 79      | 80      | 275   | 32      | 32    |
| Kent<br>County<br>Total   | Sngl.-fam. | 58      | 99      | 112     | 102     | 372   | 43      | 43    |
|                           | Multi-fam. | 6       | 0       | 6       | 149     | 161   | 0       | 0     |
|                           | Total      | 64      | 99      | 118     | 251     | 533   | 43      | 43    |



CHART 1-C: ON-SITE PERMITS ISSUED  
SUSSEX COUNTY

| Location                    | Structure  | 1979    |         |         |         | Total | 1980    |       |
|-----------------------------|------------|---------|---------|---------|---------|-------|---------|-------|
|                             |            | 1st QTR | 2nd QTR | 3rd QTR | 4th QTR |       | 1st QTR | Total |
| Bethany                     | Sngl.-fam. | 4       | 10      | 9       | 13      | 36    | 0       | 0     |
|                             | Multi-fam. | 4       | 12      | 4       | 8       | 28    | 0       | 0     |
|                             | Total      | 8       | 22      | 13      | 21      | 64    | 0       | 0     |
| Laurel                      | Sngl.-fam. | 0       | 1       | 1       | 2       | 4     | 1       | 1     |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                             | Total      | 0       | 1       | 1       | 2       | 4     | 1       | 1     |
| Lewes                       | Sngl.-fam. | 1       | 0       | 1       | 0       | 2     | 0       | 0     |
|                             | Multi-fam. | 2       | 0       | 0       | 0       | 2     | 0       | 0     |
|                             | Total      | 3       | 0       | 1       | 0       | 4     | 0       | 0     |
| Milford                     | Sngl.-fam. | 0       | 2       | 5       | 2       | 9     | 1       | 1     |
|                             | Multi-fam. | 0       | 0       | 40      | 0       | 40    | 0       | 0     |
|                             | Total      | 0       | 2       | 45      | 2       | 49    | 1       | 1     |
| Rehoboth                    | Sngl.-fam. | 8       | 4       | 10      | 1       | 23    | 0       | 0     |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                             | Total      | 8       | 4       | 10      | 1       | 23    | 0       | 0     |
| Seaford                     | Sngl.-fam. | 1       | 0       | 2       | 2       | 5     | 1       | 1     |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                             | Total      | 1       | 0       | 2       | 2       | 5     | 1       | 1     |
| Milton                      | Sngl.-fam. | 1       | 0       | 0       | 0       | 1     | 0       | 0     |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                             | Total      | 1       | 0       | 0       | 0       | 1     | 0       | 0     |
| Millsboro                   | Sngl.-fam. | 0       | 1       | 0       | 0       | 1     | 0       | 0     |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0     | 0       | 0     |
|                             | Total      | 0       | 1       | 0       | 0       | 1     | 0       | 0     |
| Georgetown                  | Sngl.-fam. | 2       | 2       | 0       | 1       | 5     | 0       | 0     |
|                             | Multi-fam. | 0       | 8       | 0       | 0       | 8     | 0       | 0     |
|                             | Total      | 2       | 10      | 0       | 1       | 13    | 0       | 0     |
| Balance<br>Sussex<br>County | Sngl.-fam. | 100     | 140     | 172     | 144     | 556   | 135     | 135   |
|                             | Multi-fam. | 4       | 0       | 0       | 0       | 4     | 0       | 0     |
|                             | Total      | 104     | 140     | 172     | 144     | 556   | 135     | 135   |
| Sussex<br>County<br>Total   | Sngl.-fam. | 117     | 160     | 200     | 165     | 542   | 138     | 138   |
|                             | Multi-fam. | 10      | 20      | 44      | 8       | 82    | 0       | 0     |
|                             | Total      | 127     | 180     | 244     | 173     | 724   | 138     | 138   |
| State<br>-Total             | Sngl.-fam. | 293     | 711     | 672     | 523     | 2,199 | 411     | 411   |
|                             | Multi-fam. | 402     | 92      | 158     | 157     | 809   | 216     | 216   |
|                             | Total      | 695     | 803     | 830     | 680     | 3,008 | 627     | 627   |

CHART 2-A: TOTAL COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
NEW CASTLE COUNTY

| Location    | Structure  | 1979 (in 000's) |         |         |         | Total  | 1980      |           |
|-------------|------------|-----------------|---------|---------|---------|--------|-----------|-----------|
|             |            | 1st QTR.        | 2nd QTR | 3rd QTR | 4th QTR |        | 1st QTR   | Total     |
| Wilmington  | Sngl.-fam. | 43              | 1,422   | 1,024   | 717     | 3,206  | 1,641,228 | 1,641,228 |
|             | Multi-fam. | 3,836           | 0       | 0       | 0       | 3,836  | 0         | 0         |
|             | Total      | 3,879           | 1,422   | 1,024   | 717     | 7,042  | 1,641,228 | 1,641,228 |
| Newark      | Sngl.-fam. | 105             | 132     | 128     | 290     | 655    | 0         | 0         |
|             | Multi-fam. | 3,723           | 0       | 0       | 0       | 3,723  | 0         | 0         |
|             | Total      | 3,828           | 132     | 128     | 290     | 4,378  | 0         | 0         |
| New Castle  | Sngl.-fam. | 40              | 45      | 25      | 0       | 110    | 36,600    | 36,600    |
|             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
|             | Total      | 40              | 45      | 25      | 0       | 110    | 36,600    | 36,000    |
| Elsmere     | Sngl.-fam. | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
|             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
|             | Total      | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
| Belle-Fonte | Sngl.-fam. | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
|             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
|             | Total      | 0               | 0       | 0       | 0       | 0      | 0         | 0         |
| NCC Balance | Sngl.-fam. | 3,775           | 12,437  | 10,292  | 6,988   | 33,492 | 5,337,786 | 5,337,786 |
|             | Multi-fam. | 1,733           | 729     | 1,728   | 0       | 4,190  | 2,500,776 | 2,500,776 |
|             | Total      | 5,508           | 13,166  | 12,020  | 6,988   | 37,682 | 7,838,562 | 7,838,562 |
| NCC Total   | Sngl.-fam. | 3,963           | 14,036  | 11,469  | 7,995   | 37,463 | 7,015,611 | 7,015,611 |
|             | Multi-fam. | 9,292           | 729     | 1,728   | 0       | 11,749 | 2,500,776 | 2,500,776 |
|             | Total      | 13,255          | 14,765  | 13,197  | 7,995   | 49,212 | 9,516,387 | 9,516,387 |

1979 (in 000's)

1980

| Location                  | Structure  | 1st QTR | 2nd QTR | 3rd QTR | 4th QTR | Total  | 1st QTR   | Total     |
|---------------------------|------------|---------|---------|---------|---------|--------|-----------|-----------|
| Dover                     | Sngl.-fam. | 238     | 1,094   | 923     | 562     | 2,817  | 321,000   | 321,000   |
|                           | Multi-fam. | 120     | 0       | 120     | 5,653   | 5,893  | 0         | 0         |
|                           | Total      | 358     | 1,094   | 1,043   | 6,215   | 8,710  | 321,000   | 321,000   |
| Smyrna                    | Sngl.-fam. | 140     | 25      | 35      | 43      | 243    | 0         | 0         |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0         | 0         |
|                           | Total      | 140     | 25      | 35      | 43      | 243    | 0         | 0         |
| Milford                   | Sngl.-fam. | 0       | 0       | 0       | 231     | 231    | 0         | 0         |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0         | 0         |
|                           | Total      | 0       | 0       | 0       | 231     | 231    | 0         | 0         |
| Harrington                | Sngl.-fam. | 0       | 24      | 0       | 39      | 63     | 0         | 0         |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0         | 0         |
|                           | Total      | 0       | 24      | 0       | 39      | 63     | 0         | 0         |
| Camden                    | Sngl.-fam. | 0       | 0       | 61      | 0       | 61     | 0         | 0         |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0         | 0         |
|                           | Total      | 0       | 0       | 61      | 0       | 61     | 0         | 0         |
| Kent<br>County<br>Balance | Sngl.-fam. | 1,975   | 2,921   | 3,463   | 3,129   | 11,488 | 1,386,900 | 1,386,900 |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0         | 0         |
|                           | Total      | 1,975   | 2,921   | 3,463   | 3,129   | 11,488 | 1,386,900 | 1,386,900 |
| Kent<br>County<br>Total   | Sngl.-fam. | 2,353   | 4,064   | 4,482   | 4,004   | 14,903 | 1,707,900 | 1,707,900 |
|                           | Multi-fam. | 120     | 0       | 120     | 5,653   | 5,893  | 0         | 0         |
|                           | Total      | 2,473   | 4,064   | 4,602   | 9,657   | 20,796 | 1,707,900 | 1,707,900 |

CHART 2-B: TOTAL COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
KENT COUNTY

CHART 2-C: TOTAL COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
SUSSEX COUNTY

| Location                    | Structure  | 1979 (in 000's) |         |         |         | Total  | 1980       |            |
|-----------------------------|------------|-----------------|---------|---------|---------|--------|------------|------------|
|                             |            | 1st QTR         | 2nd QTR | 3rd QTR | 4th QTR |        | 1st QTR    | Total      |
| Bethany                     | Sngl.-fam. | 158             | 419     | 217     | 534     | 1,382  | 0          | 0          |
|                             | Multi-fam. | 100             | 300     | 100     | 200     | 700    | 0          | 0          |
|                             | Total      | 258             | 719     | 317     | 734     | 2,082  | 0          | 0          |
| Laurel                      | Sngl.-fam. | 0               | 28      | 29      | 75      | 132    | 29,800     | 29,800     |
|                             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0          | 0          |
|                             | Total      | 0               | 28      | 29      | 75      | 132    | 29,800     | 29,800     |
| Lewes                       | Sngl.-fam. | 15              | 0       | 40      | 0       | 55     | 0          | 0          |
|                             | Multi-fam. | 7               | 0       | 0       | 0       | 7      | 0          | 0          |
|                             | Total      | 22              | 0       | 40      | 0       | 62     | 0          | 0          |
| Milford                     | Sngl.-fam. | 0               | 150     | 184     | 61      | 395    | 29,500     | 29,500     |
|                             | Multi-fam. | 0               | 0       | 920     | 0       | 920    | 0          | 0          |
|                             | Total      | 0               | 150     | 1,104   | 61      | 1,315  | 29,500     | 29,500     |
| Rehoboth                    | Sngl.-fam. | 376             | 120     | 490     | 51      | 1,037  | 0          | 0          |
|                             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0          | 0          |
|                             | Total      | 376             | 120     | 490     | 51      | 1,037  | 0          | 0          |
| Seaford                     | Sngl.-fam. | 100             | 0       | 81      | 40      | 221    | 27,500     | 29,500     |
|                             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0          | 0          |
|                             | Total      | 100             | 0       | 81      | 40      | 221    | 27,500     | 29,500     |
| Milton                      | Sngl.-fam. | 26              | 0       | 0       | 0       | 26     | 0          | 0          |
|                             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0          | 0          |
|                             | Total      | 26              | 0       | 0       | 0       | 26     | 0          | 0          |
| Millsboro                   | Sngl.-fam. | 0               | 29      | 0       | 0       | 29     | 0          | 0          |
|                             | Multi-fam. | 0               | 0       | 0       | 0       | 0      | 0          | 0          |
|                             | Total      | 0               | 29      | 0       | 0       | 29     | 0          | 0          |
| Georgetown                  | Sngl.-fam. | 94              | 56      | 0       | 28      | 178    | 0          | 0          |
|                             | Multi-fam. | 0               | 150     | 0       | 0       | 150    | 0          | 0          |
|                             | Total      | 94              | 206     | 0       | 28      | 328    | 0          | 0          |
| Balance<br>Sussex<br>County | Sngl.-fam. | 4,011           | 5,640   | 6,840   | 5,691   | 22,182 | 5,664,402  | 5,664,402  |
|                             | Multi-fam. | 168             | 0       | 0       | 0       | 168    | 0          | 0          |
|                             | Total      | 4,179           | 5,640   | 6,840   | 5,691   | 22,35  | 5,664,402  | 5,664,402  |
| Sussex<br>County<br>Total   | Sngl.-fam. | 4,780           | 6,442   | 7,935   | 6,480   | 25,637 | 5,751,202  | 5,751,202  |
|                             | Multi-fam. | 275             | 450     | 1,020   | 200     | 1,945  | 0          | 0          |
|                             | Total      | 5,055           | 6,895   | 8,955   | 6,680   | 27,582 | 5,751,202  | 5,751,202  |
| State<br>Total              | Sngl.-fam. | 11,096          | 24,542  | 23,886  | 18,479  | 78,003 | 14,474,713 | 14,474,713 |
|                             | Multi-fam. | 9,687           | 1,179   | 2,868   | 5,853   | 19,587 | 2,500,776  | 2,500,776  |
|                             | Total      | 20,783          | 25,721  | 26,754  | 23,332  | 97,590 | 16,975,489 | 16,975,489 |

CHART 3-A: AVERAGE COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
NEW CASTLE COUNTY

| Location    | Structure  | 1979     |         |         |         | 1980   |         |        |
|-------------|------------|----------|---------|---------|---------|--------|---------|--------|
|             |            | 1st QTR. | 2nd QTR | 3rd QTR | 4th QTR | Total  | 1st QTR | Total  |
| Wilmington  | Sngl.-fam. | 43,000   | 44,437  | 93,163  | 44,813  | 72,881 | 45,590  | 45,590 |
|             | Multi-fam. | 28,209   | 0       | 0       | 0       | 28,209 | 0       | 0      |
|             | Total      | 28,314   | 44,437  | 93,163  | 44,813  | 35,929 | 45,590  | 45,590 |
| Newark      | Sngl.-fam. | 35,200   | 33,050  | 42,966  | 19,333  | 26,268 | 0       | 0      |
|             | Multi-fam. | 24,826   | 0       | 0       | 0       | 24,826 | 0       | 0      |
|             | Total      | 25,020   | 33,050  | 42,966  | 19,333  | 25,017 | 0       | 0      |
| New Castle  | Sngl.-fam. | 40,000   | 45,000  | 25,000  | 0       | 36,666 | 36,600  | 36,600 |
|             | Multi-fam. | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
|             | Total      | 40,000   | 45,000  | 25,000  | 0       | 36,666 | 36,600  | 36,600 |
| Elsmere     | Sngl.-fam. | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
|             | Multi-fam. | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
|             | Total      | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
| Belle-Fonte | Sngl.-fam. | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
|             | Multi-fam. | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
|             | Total      | 0        | 0       | 0       | 0       | 0      | 0       | 0      |
| NCC Balance | Sngl.-fam. | 34,012   | 29,969  | 19,116  | 31,056  | 27,193 | 27,657  | 27,657 |
|             | Multi-fam. | 17,333   | 10,270  | 16,000  | 0       | 15,000 | 11,578  | 11,578 |
|             | Total      | 26,104   | 27,035  | 26,593  | 31,056  | 27,405 | 19,165  | 19,165 |
| NCC Total   | Sngl.-fam. | 34,172   | 31,054  | 31,953  | 31,229  | 31,617 | 30,503  | 30,503 |
|             | Multi-fam. | 24,077   | 10,270  | 16,000  | 0       | 20,779 | 11,578  | 11,578 |
|             | Total      | 26,300   | 28,177  | 28,259  | 31,229  | 28,105 | 21,337  | 21,337 |



| Location                  | Structure  | 1979    |         |         |         | Total  | 1980    |        |
|---------------------------|------------|---------|---------|---------|---------|--------|---------|--------|
|                           |            | 1st QTR | 2nd QTR | 3rd QTR | 4th QTR |        | 1st QTR | Total  |
| Dover                     | Sngl.-fam. | 29,750  | 39,071  | 30,766  | 33,073  | 33,942 | 29,182  | 29,182 |
|                           | Multi-fam. | 20,000  | 0       | 20,000  | 37,505  | 36,200 | 0       | 0      |
|                           | Total      | 25,571  | 39,071  | 28,972  | 37,440  | 35,696 | 29,182  | 29,182 |
| Smyrna                    | Sngl.-fam. | 10,000  | 25,000  | 35,000  | 42,825  | 20,404 | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                           | Total      | 10,000  | 25,000  | 35,000  | 42,825  | 20,404 | 0       | 0      |
| Milford                   | Sngl.-fam. | 0       | 0       | 0       | 76,833  | 76,833 | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                           | Total      | 0       | 0       | 0       | 76,833  | 76,833 | 0       | 0      |
| Harrington                | Sngl.-fam. | 0       | 24,900  | 0       | 39,000  | 31,950 | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                           | Total      | 0       | 24,900  | 0       | 39,000  | 31,950 | 0       | 0      |
| Camden                    | Sngl.-fam. | 0       | 0       | 30,387  | 0       | 30,387 | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                           | Total      | 0       | 0       | 30,387  | 0       | 30,387 | 0       | 0      |
| Kent<br>County<br>Balance | Sngl.-fam. | 42,936  | 41,729  | 43,835  | 39,108  | 42,293 | 43,341  | 43,341 |
|                           | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                           | Total      | 42,936  | 41,729  | 43,835  | 39,108  | 42,293 | 43,341  | 43,341 |
| Kent<br>County<br>Total   | Sngl.-fam. | 40,411  | 40,649  | 40,016  | 39,248  | 39,682 | 39,719  | 39,719 |
|                           | Multi-fam. | 20,000  | 0       | 20,000  | 37,505  | 36,200 | 0       | 0      |
|                           | Total      | 38,641  | 40,649  | 39,000  | 38,474  | 39,017 | 39,719  | 39,719 |

CHART 3-B: AVERAGE COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
KENT COUNTY



| Location                    | Structure  | 1979    |         |         |         | Total  | 1980    |        |
|-----------------------------|------------|---------|---------|---------|---------|--------|---------|--------|
|                             |            | 1st QTR | 2nd QTR | 3rd QTR | 4th QTR |        | 1st QTR | Total  |
| Bethany                     | Sngl.-fam. | 39,741  | 41,965  | 30,140  | 41,066  | 38,437 | 0       | 0      |
|                             | Multi-fam. | 25,000  | 25,000  | 25,000  | 25,000  | 46,429 | 0       | 0      |
|                             | Total      | 32,250  | 32,682  | 24,385  | 34,952  | 32,531 | 0       | 0      |
| Laurel                      | Sngl.-fam. | 0       | 28,000  | 29,100  | 37,400  | 32,975 | 29,800  | 29,800 |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                             | Total      | 0       | 28,000  | 29,100  | 37,400  | 32,975 | 29,800  | 29,800 |
| Leves                       | Sngl.-fam. | 15,000  | 0       | 40,000  | 0       | 27,500 | 0       | 0      |
|                             | Multi-fam. | 3,750   | 0       | 0       | 0       | 3,750  | 0       | 0      |
|                             | Total      | 7,333   | 0       | 40,000  | 0       | 15,500 | 0       | 0      |
| Milford                     | Sngl.-fam. | 0       | 75,300  | 36,800  | 30,350  | 43,888 | 29,500  | 29,500 |
|                             | Multi-fam. | 0       | 0       | 23,000  | 0       | 23,000 | 0       | 0      |
|                             | Total      | 0       | 75,300  | 24,533  | 30,350  | 26,837 | 29,500  | 29,500 |
| Rehoboth                    | Sngl.-fam. | 47,086  | 30,125  | 49,046  | 51,000  | 45,159 | 0       | 0      |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                             | Total      | 47,086  | 30,125  | 49,046  | 51,000  | 45,159 | 0       | 0      |
| Seaford                     | Sngl.-fam. | 100,000 | 0       | 40,620  | 20,000  | 44,248 | 27,500  | 27,500 |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                             | Total      | 100,000 | 0       | 40,620  | 20,000  | 44,248 | 27,500  | 27,500 |
| Milton                      | Sngl.-fam. | 26,000  | 0       | 0       | 0       | 26,000 | 0       | 0      |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                             | Total      | 26,000  | 0       | 0       | 0       | 26,000 | 27,500  | 27,500 |
| Millsboro                   | Sngl.-fam. | 0       | 29,650  | 0       | 0       | 29,650 | 0       | 0      |
|                             | Multi-fam. | 0       | 0       | 0       | 0       | 0      | 0       | 0      |
|                             | Total      | 0       | 29,650  | 0       | 0       | 29,650 | 0       | 0      |
| Georgetown                  | Sngl.-fam. | 47,250  | 28,447  | 0       | 28,000  | 35,879 | 0       | 0      |
|                             | Multi-fam. | 0       | 18,750  | 0       | 0       | 18,750 | 0       | 0      |
|                             | Total      | 47,250  | 20,600  | 0       | 28,000  | 0      | 0       | 0      |
| Balance<br>Sussex<br>County | Sngl.-fam. | 40,114  | 40,289  | 39,765  | 39,523  | 39,876 | 41,675  | 41,675 |
|                             | Multi-fam. | 42,000  | 0       | 0       | 0       | 42,000 | 0       | 0      |
|                             | Total      | 40,183  | 40,289  | 39,765  | 39,523  | 40,198 | 41,675  | 41,675 |
| Sussex<br>County<br>Total   | Sngl.-fam. | 40,877  | 40,286  | 39,678  | 39,271  | 39,943 | 41,675  | 41,675 |
|                             | Multi-fam. | 27,550  | 46,875  | 24,000  | 25,000  | 31,628 | 0       | 0      |
|                             | Total      | 39,803  | 38,406  | 36,701  | 38,613  | 38,097 | 41,675  | 41,675 |
| State<br>Total              | Sngl.-fam. | 38,143  | 34,476  | 35,601  | 35,330  | 35,476 | 35,218  | 35,218 |
|                             | Multi-fam. | 24,718  | 17,964  | 19,945  | 36,868  | 25,376 | 11,578  | 11,578 |
|                             | Total      | 29,903  | 32,031  | 32,234  | 34,311  | 32,443 | 27,074  | 27,074 |

CHART 3-C: AVERAGE COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
SUSSEX COUNTY

CHART 4

## MOBILE HOME PRODUCTION

| County      | 1st QTR | 2nd QTR | 1979    |         | Total | 1980    |       |
|-------------|---------|---------|---------|---------|-------|---------|-------|
|             |         |         | 3rd QTR | 4th QTR |       | 1st QTR | Total |
| New Castle  | 21      | 27      | 44      | 6       | 98    | 54      | 54    |
| Kent        | 86      | 135     | 213     | 150     | 584   | 78      | 78    |
| Sussex      | 70      | 99      | 159     | 138     | 466   | 42      | 42    |
| STATE TOTAL | 177     | 261     | 416     | 294     | 1,148 | 174     | 174   |

CHART 5

## REHABILITATION HOUSING

| LOCATION                  | NUMBER OF UNITS AND COST |           |          |           |       |           |          |           |
|---------------------------|--------------------------|-----------|----------|-----------|-------|-----------|----------|-----------|
|                           | 1980                     |           |          |           | 1979  |           |          |           |
|                           | TOTAL                    |           | 1st QTR. |           | TOTAL |           | 1st QTR. |           |
|                           | UNITS                    | COST      | UNITS    | COST      | UNITS | COST      | UNITS    | COST      |
| Wilmington                | 47                       | 836,692   | 47       | 836,692   | 354   | 2,904,000 | 79       | 742,000   |
| Newark                    | 8                        | 44,120    | 8        | 44,120    | 26    | 366,000   | 4        | 43,000    |
| New Castle                | 0                        | 0         | 0        | 0         | 2     | 104,000   | 0        | 0         |
| Elsmere                   | 5                        | 21,790    | 5        | 21,790    | 14    | 63,000    | 3        | 8,000     |
| Bellefonte                | 0                        | 0         | 0        | 0         | 0     | 0         | 0        | 0         |
| New Castle County Balance | 30                       | 339,000   | 30       | 339,000   | 127   | 1,047,000 | 17       | 132,000   |
| New Castle County Total   | 90                       | 1,241,602 | 90       | 1,241,602 | 523   | 4,484,000 | 103      | 925,000   |
| Dover                     | 2                        | 31,000    | 2        | 31,000    | 105   | 470,000   | 28       | 120,000   |
| Smyrna                    | 0                        | 0         | 0        | 0         | 3     | 14,000    | 1        | 5,000     |
| Milford (K)               | 5                        | 13,503    | 5        | 13,503    | 6     | 104,000   | 1        | 72,000    |
| Harrington                | 0                        | 0         | 0        | 0         | 1     | 9,000     | 1        | 9,000     |
| Camden                    | 0                        | 0         | 0        | 0         | 2     | 100,000   | 0        | 0         |
| Kent County Balance       | 7                        | 77,928    | 7        | 77,928    | 47    | 568,000   | 11       | 94,000    |
| Kent County Total         | 14                       | 122,431   | 14       | 122,431   | 164   | 1,175,000 | 42       | 300,000   |
| Bethany                   | 0                        | 0         | 0        | 0         | 0     | 0         | 0        | 0         |
| Laurel                    | 2                        | 12,431    | 2        | 12,431    | 14    | 55,000    | 0        | 0         |
| Lewes                     | 3                        | 25,507    | 3        | 25,507    | 22    | 228,000   | 2        | 19,000    |
| Milford (S)               | 0                        | 0         | 0        | 0         | 22    | 171,000   | 2        | 40,000    |
| Rehoboth                  | 37                       | 179,440   | 37       | 179,000   | 150   | 586,000   | 26       | 90,000    |
| Seaford                   | 1                        | 5,000     | 1        | 5,000     | 29    | 142,000   | 5        | 35,000    |
| Milton                    | 0                        | 0         | 0        | 0         | 7     | 46,000    | 0        | 0         |
| Millsboro                 | 6                        | 95,179    | 6        | 95,179    | 31    | 131,000   | 4        | 16,000    |
| Georgetown                | 0                        | 0         | 0        | 0         | 0     | 0         | 24       | 116,000   |
| Sussex County Balance     | 31                       | 522,320   | 31       | 522,320   | 124   | 1,411,000 | 63       | 316,000   |
| Sussex County Total       | 80                       | 839,877   | 80       | 839,877   | 399   | 2,770,000 | 126      | 632,000   |
| STATE TOTAL               | 184                      | 1,802,185 | 184      | 1,802,185 | 1,086 | 8,429,000 | 271      | 1,857,000 |

CHART 6

| LOCATION                  | RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY |     |       |     |                             |     |       |     |
|---------------------------|-------------------------------------------------------|-----|-------|-----|-----------------------------|-----|-------|-----|
|                           | NUMBER OF UNITS DEMOLISHED                            |     |       |     | NUMBER OF OCCUPANCY PERMITS |     |       |     |
|                           | 1980                                                  |     | 1979  |     | 1980                        |     | 1979  |     |
|                           | TOTAL                                                 | QTR | TOTAL | QTR | TOTAL                       | QTR | TOTAL | QTR |
| Wilmington                | 6                                                     | 6   | 107   | 19  | 37                          | 37  | 206   | 48  |
| Newark                    | 3                                                     | 3   | 4     | 1   | 4                           | 4   | 21    | 6   |
| New Castle                | 0                                                     | 0   | 0     | 0   | 4                           | 4   | 0     | 0   |
| Elsmere                   | 0                                                     | 0   | 1     | 1   | 0                           | 0   | 0     | 0   |
| Bellefonte                | 0                                                     | 0   | 0     | 0   | 0                           | 0   | 0     | 0   |
| New Castle County Balance | 8                                                     | 8   | 28    | 8   | 419                         | 419 | 1,702 | 268 |
| New Castle County Total   | 17                                                    | 17  | 140   | 29  | 460                         | 460 | 1,929 | 322 |
| Dover                     | 0                                                     | 0   | 15    | 1   | 16                          | 16  | 135   | 32  |
| Smymna                    | 1                                                     | 1   | 8     | 0   | 2                           | 2   | 4     | 3   |
| Milford (K)               | 0                                                     | 0   | 2     | 0   | 2                           | 2   | 2     | 0   |
| Harrington                | 0                                                     | 0   | 2     | 0   | 1                           | 1   | 1     | 0   |
| Camden                    | 0                                                     | 0   | 1     | 0   | 0                           | 0   | 2     | 0   |
| Kent County Balance       | 12                                                    | 12  | 50    | 8   | N/A                         | N/A | N/A   | N/A |
| Kent County Total         | 13                                                    | 13  | 78    | 9   | 21                          | 21  | 144   | 35  |
| Bethany                   | 0                                                     | 0   | 1     | 1   | 21                          | 21  | 70    | 16  |
| Laurel                    | 4                                                     | 4   | 23    | 5   | 5                           | 5   | 7     | 2   |
| Lewes                     | 0                                                     | 0   | 4     | 0   | 2                           | 2   | 5     | 0   |
| Milford (S)               | 0                                                     | 0   | 0     | 0   | 3                           | 3   | 11    | 2   |
| Rehoboth                  | 0                                                     | 0   | 2     | 1   | 1                           | 1   | 18    | 4   |
| Seaford                   | 1                                                     | 1   | 3     | 3   | 1                           | 1   | 4     | 0   |
| Milton                    | 0                                                     | 0   | 3     | 0   | 0                           | 0   | 0     | 0   |
| Millsboro                 | 0                                                     | 0   | 0     | 0   | 0                           | 0   | 33    | 33  |
| Georgetown                | 0                                                     | 0   | 0     | 0   | 0                           | 0   | 8     | 0   |
| Sussex County Balance     | 0                                                     | 0   | 0     | 0   | 122                         | 122 | 747   | 114 |
| Sussex County Total       | 5                                                     | 5   | 36    | 10  | 155                         | 155 | 903   | 171 |
| STATE TOTAL               | 35                                                    | 35  | 254   | 48  | 636                         | 636 | 2,976 | 528 |

CHART 7.

## HEATING FUEL IN NEW HOUSING UNITS

| LOCATION         | NUMBER OF NEW UNITS WITH SPECIFIED FUEL |     |       |       |            |     |       |       |                  |     |       |       |            |     |       |       |
|------------------|-----------------------------------------|-----|-------|-------|------------|-----|-------|-------|------------------|-----|-------|-------|------------|-----|-------|-------|
|                  | 1st Quarter 1980                        |     |       |       | Total 1980 |     |       |       | 1st Quarter 1979 |     |       |       | Total 1979 |     |       |       |
|                  | Oil                                     | Gas | Elec. | Other | Oil        | Gas | Elec. | Other | Oil              | Gas | Elec. | Other | Oil        | Gas | Elec. | Other |
| Wilmington       | 0                                       | 2   | 34    | 0     | 0          | 2   | 34    | 0     | 1                | 136 | 0     | 0     | 10         | 151 | 35    | 0     |
| Newark           | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 3                | 150 | 0     | 0     | 10         | 151 | 14    | 0     |
| New Castle       | 1                                       | 0   | 0     | 0     | 1          | 0   | 0     | 0     | 1                | 0   | 0     | 0     | 2          | 1   | 0     | 0     |
| Elsmere          | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0          | 0   | 0     | 0     |
| Bellefonte       | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0          | 0   | 0     | 0     |
| N.C. Co. Balance | 140                                     | 238 | 31    | 0     | 140        | 238 | 31    | 0     | 91               | 7   | 113   | 0     | 910        | 91  | 373   | 1     |
| N.C. Co. Total   | 141                                     | 240 | 65    | 0     | 141        | 240 | 65    | 0     | 96               | 293 | 113   | 0     | 932        | 394 | 422   | 1     |
| Dover            | 6                                       | N/A | N/A   | N/A   | 6          | N/A | N/A   | N/A   | 14               | 0   | 0     | 0     | 74         | 6   | 164   | 0     |
| Smyrna           | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 4                | 0   | 0     | 0     | 5          | 1   | 1     | 0     |
| Milford (K)      | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 2          | 0   | 1     | 0     |
| Harrington       | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 1          | 0   | 1     | 0     |
| Camden           | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0          | 1   | 1     | 0     |
| K. Co. Balance   | 1                                       | 7   | 22    | 2     | 1          | 7   | 22    | 2     | 23               | 0   | 11    | 0     | 103        | 7   | 147   | 3     |
| K. Co. Total     | 7                                       | 7   | 22    | 2     | 7          | 7   | 22    | 2     | 41               | 0   | 11    | 0     | 185        | 15  | 315   | 3     |
| Bethany          | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 8     | 0     | 0          | 0   | 64    | 0     |
| Laurel           | 0                                       | 0   | 1     | 0     | 0          | 0   | 1     | 0     | 0                | 0   | 0     | 0     | 1          | 0   | 3     | 0     |
| Lewes            | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 3                | 0   | 0     | 0     | 4          | 0   | 0     | 0     |
| Milford (S)      | 0                                       | 0   | 1     | 0     | 0          | 0   | 1     | 0     | 0                | 0   | 0     | 0     | 0          | 0   | 49    | 0     |
| Rehoboth         | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 1                | 0   | 0     | 0     | 2          | 1   | 20    | 0     |
| Seaford          | 0                                       | 0   | 1     | 0     | 0          | 0   | 1     | 0     | 1                | 0   | 0     | 0     | 1          | 2   | 2     | 0     |
| Milton           | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 1     | 0     | 0          | 0   | 1     | 0     |
| Millsboro        | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 1          | 0   | 0     | 0     |
| Georgetown       | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 2     | 0     | 8          | 0   | 5     | 0     |
| S. Co. Balance   | 3                                       | 3   | 128   | 3     | 3          | 3   | 126   | 3     | 21               | 0   | 82    | 1     | 64         | 5   | 466   | 5     |
| S. Co. Total     | 3                                       | 3   | 129   | 3     | 3          | 3   | 129   | 3     | 27               | 0   | 104   | 1     | 81         | 8   | 610   | 5     |
| STATE TOTAL      | 151                                     | 250 | 216   | 5     | 151        | 250 | 216   | 5     | 164              | 293 | 240   | 1     | 1,198      | 417 | 1,347 | 9     |



CHART 8

## SQUARE FOOTAGE OF NEW HOUSING UNITS

| LOCATION         | NUMBER OF NEW UNITS BY SQUARE FOOT PER UNIT |           |           |            |           |           |               |           |           |            |           |           |
|------------------|---------------------------------------------|-----------|-----------|------------|-----------|-----------|---------------|-----------|-----------|------------|-----------|-----------|
|                  | 1st QTR. 1980                               |           |           | TOTAL 1980 |           |           | 1st QTR. 1979 |           |           | TOTAL 1979 |           |           |
|                  | under 1000                                  | 1000-1500 | over 1500 | under 1000 | 1000-1500 | over 1500 | under 1000    | 1000-1500 | over 1500 | under 1000 | 1000-1500 | over 1500 |
| Wilmington       | 0                                           | 0         | 36        | 0          | 0         | 36        | 136           | 0         | 1         | 136        | 18        | 42        |
| Newark           | 0                                           | 0         | 0         | 0          | 0         | 0         | 150           | 0         | 3         | 150        | 0         | 25        |
| New Castle       | 0                                           | 1         | 0         | 0          | 1         | 0         | 0             | 0         | 1         | 0          | 1         | 2         |
| Elsmere          | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 0         | 0         |
| Bellefonte       | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 0         | 0         |
| N.C. Co. Balance | 4                                           | 268       | 137       | 4          | 268       | 137       | 3             | 123       | 85        | 191        | 415       | 769       |
| N.C. Co. Total   | 4                                           | 269       | 173       | 4          | 269       | 173       | 289           | 123       | 90        | 477        | 434       | 838       |
| Dover            | 0                                           | 4         | 7         | 0          | 4         | 7         | 0             | 0         | 0         | 149        | 22        | 59        |
| Smyrna           | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 6         | 8         | 0          | 7         | 10        |
| Milford (K)      | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 2         | 2         | 0          | 4         | 3         |
| Harrington       | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 1         | 0         |
| Camden           | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 1         | 1         |
| K. CO Balance    | 3                                           | 14        | 15        | 3          | 14        | 15        | 0             | 14        | 32        | 3          | 105       | 167       |
| K. Co. Total     | 3                                           | 18        | 22        | 3          | 18        | 22        | 0             | 22        | 42        | 152        | 140       | 240       |
| Bethany          | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 8         | 0         | 0          | 64        | 0         |
| Laurel           | 0                                           | 1         | 0         | 0          | 1         | 0         | 0             | 0         | 0         | 0          | 3         | 1         |
| Lewes            | 0                                           | 0         | 0         | 0          | 0         | 0         | 2             | 1         | 0         | 2          | 2         | 0         |
| Milford (S)      | 0                                           | 1         | 0         | 0          | 1         | 0         | 0             | 0         | 0         | 40         | 8         | 1         |
| Rehoboth         | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 3         | 5         | 0          | 13        | 10        |
| Seaford          | 0                                           | 1         | 0         | 0          | 1         | 0         | 0             | 0         | 1         | 0          | 4         | 1         |
| Milton           | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 1         | 0         | 0          | 1         | 0         |
| Millsboro        | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 1         | 0         |
| Georgetown       | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 1         | 0         |
| S. Co. Balance   | 2                                           | 78        | 55        | 2          | 78        | 55        | 3             | 50        | 51        | 27         | 284       | 249       |
| S. Co. Total     | 2                                           | 81        | 55        | 2          | 81        | 55        | 5             | 65        | 57        | 69         | 393       | 262       |
| STATE TOTAL      | 9                                           | 368       | 250       | 9          | 368       | 250       | 294           | 210       | 189       | 698        | 967       | 1,340     |



CHART 9 A

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCATION         | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |     |      |     |      |     |        |     |            |     |      |     |      |     |        |     |
|------------------|------------------------------------------|-----|------|-----|------|-----|--------|-----|------------|-----|------|-----|------|-----|--------|-----|
|                  | 1st Quarter 1980                         |     |      |     |      |     |        |     | Total 1980 |     |      |     |      |     |        |     |
|                  | 1 BR                                     |     | 2 BR |     | 3 BR |     | 4 + BR |     | 1 BR       |     | 2 BR |     | 3 BR |     | 4 + BR |     |
|                  | S F                                      | M F | S F  | M F | S F  | M F | S F    | M F | S F        | M F | S F  | M F | S F  | M F | S F    | M F |
| Wilmington       | 0                                        | 0   | 8    | 0   | 28   | 0   | 0      | 0   | 0          | 0   | 8    | 0   | 28   | 0   | 0      | 0   |
| Newark           | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| New Castle       | 0                                        | 0   | 0    | 0   | 1    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Elsmere          | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Bellefonte       | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| N.C. Co. Balance | 4                                        | 68  | 153  | 148 | 149  | 0   | 35     | 0   | 72         | 68  | 153  | 148 | 149  | 0   | 35     | 0   |
| N.C. Co. Total   | 4                                        | 68  | 161  | 148 | 178  | 0   | 35     | 0   | 72         | 68  | 161  | 148 | 178  | 0   | 35     | 0   |
| Dover            | N/A                                      | 0   | N/A  | 0   | 6    | 0   | N/A    | 0   | N/A        | 0   | N/A  | 0   | 6    | 0   | N/A    | 0   |
| Smyrna           | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Milford (K)      | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Harrington       | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Camden           | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| K. Co. Balance   | 0                                        | 0   | 6    | 0   | 21   | 0   | 5      | 0   | 0          | 0   | 6    | 0   | 21   | 0   | 5      | 0   |
| K. Co. Total     | 0                                        | 0   | 6    | 0   | 27   | 0   | 5      | 0   | 0          | 0   | 6    | 0   | 27   | 0   | 5      | 0   |
| Bethany          | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Laurel           | 0                                        | 0   | 0    | 0   | 1    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Lewes            | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Milford (S)      | 0                                        | 0   | 0    | 0   | 1    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Rehoboth         | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Seaford          | 0                                        | 0   | 0    | 0   | 1    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 1    | 0   | 0      | 0   |
| Milton           | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Millsboro        | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| Georgetown       | 0                                        | 0   | 0    | 0   | 0    | 0   | 0      | 0   | 0          | 0   | 0    | 0   | 0    | 0   | 0      | 0   |
| S. Co. Balance   | 3                                        | 0   | 24   | 0   | 104  | 0   | 4      | 0   | 3          | 0   | 24   | 0   | 104  | 0   | 4      | 0   |
| S. Co. Total     | 3                                        | 0   | 24   | 0   | 107  | 0   | 4      | 0   | 3          | 0   | 24   | 0   | 107  | 0   | 4      | 0   |
| STATE TOTAL      | 7                                        | 68  | 191  | 148 | 312  | 0   | 44     | 0   | 7          | 68  | 191  | 148 | 312  | 0   | 44     | 0   |

CHART 9B

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

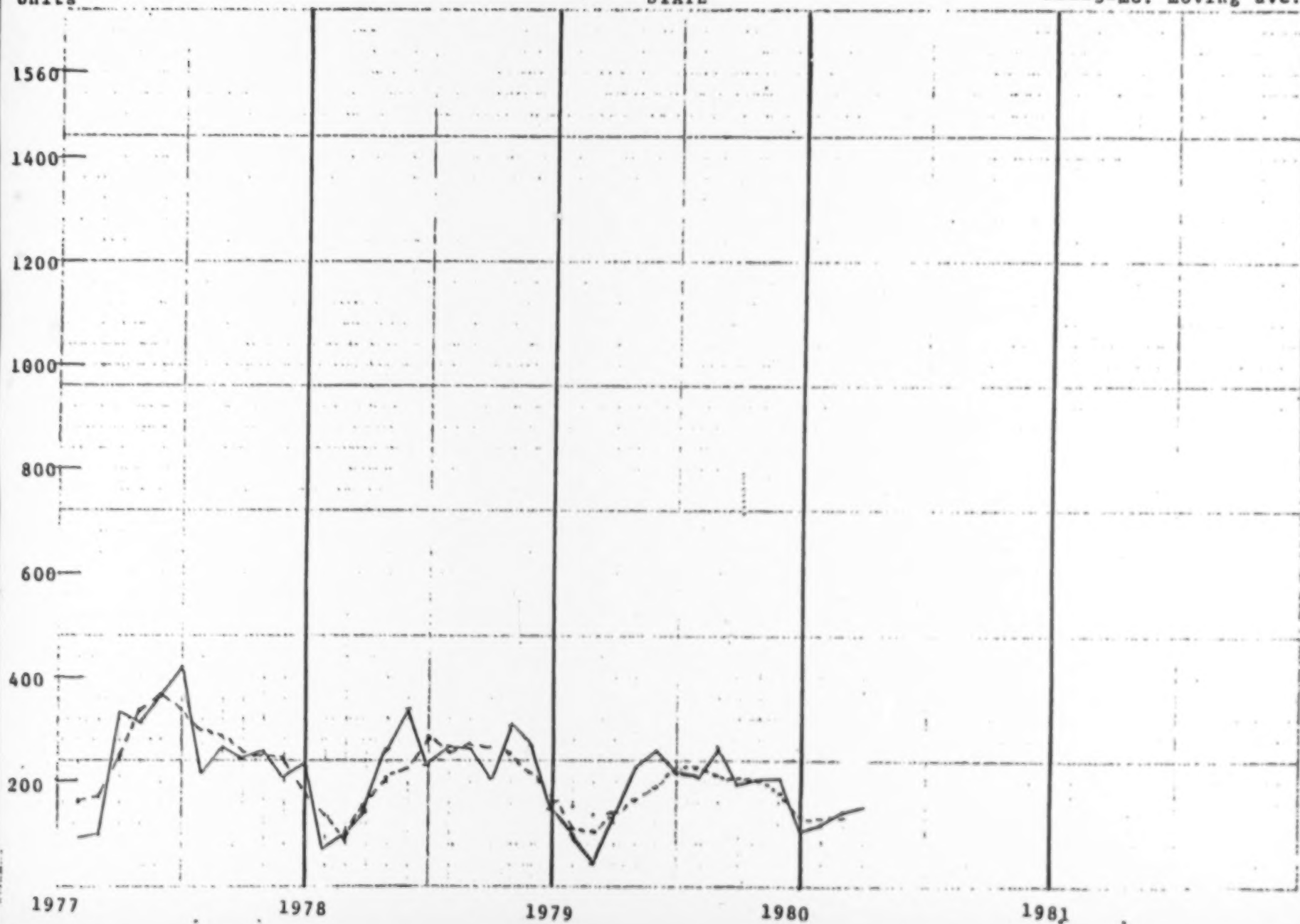
| LOCALITY                | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |     |      |    |      |    |       |    |            |     |      |     |       |    |       |    |
|-------------------------|------------------------------------------|-----|------|----|------|----|-------|----|------------|-----|------|-----|-------|----|-------|----|
|                         | 1st. QUARTER 1979                        |     |      |    |      |    |       |    | Total 1979 |     |      |     |       |    |       |    |
|                         | 1 BR                                     |     | 2 BR |    | 3 BR |    | 4+ BR |    | 1 BR       |     | 2 BR |     | 3 BR  |    | 4+ BR |    |
|                         | SF                                       | MF  | SF   | MF | SF   | MF | SF    | MF | SF         | MF  | SF   | MF  | SF    | MF | SF    | MF |
| Wilmington              | 0                                        | 132 | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 136 | 14   | 0   | 45    | 0  | 0     | 0  |
| Newark                  | 0                                        | 150 | 0    | 0  | 0    | 0  | 3     | 0  | 0          | 150 | 0    | 0   | 14    | 0  | 11    | 0  |
| New Castle              | 0                                        | 0   | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 3     | 0  | 0     | 0  |
| Elsmere                 | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 0     | 0  | 0     | 0  |
| Bellefonte              | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 0     | 0  | 0     | 0  |
| NEW CASTLE COUNTY       |                                          |     |      |    |      |    |       |    |            |     |      |     |       |    |       |    |
| BALANCE                 | 0                                        | 24  | 2    | 76 | 55   | 0  | 54    | 0  | 0          | 204 | 27   | 76  | 721   | 0  | 353   | 0  |
| NEW CASTLE COUNTY TOTAL | 0                                        | 310 | 2    | 76 | 57   | 0  | 57    | 0  | 0          | 290 | 41   | 76  | 780   | 0  | 364   | 0  |
| Dover                   | 0                                        | 0   | 0    | 0  | 1    | 6  | 7     | 0  | 0          | 149 | 0    | 0   | 74    | 12 | 9     | 0  |
| Smyrna                  | 0                                        | 0   | 0    | 0  | 4    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 7     | 0  | 0     | 0  |
| Milford (K)             | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 1     | 0  |
| Harrington              | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 0     | 0  |
| Camden                  | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 0     | 0  |
| KENT COUNTY             |                                          |     |      |    |      |    |       |    |            |     |      |     |       |    |       |    |
| BALANCE                 | 0                                        | 0   | 5    | 0  | 34   | 0  | 7     | 0  | 0          | 0   | 29   | 0   | 207   | 0  | 39    | 0  |
| KENT COUNTY TOTAL       | 0                                        | 0   | 5    | 0  | 39   | 6  | 14    | 0  | 0          | 149 | 29   | 0   | 294   | 12 | 49    | 0  |
| Bethany                 | 0                                        | 0   | 0    | 4  | 3    | 0  | 1     | 0  | 0          | 0   | 7    | 10  | 29    | 14 | 4     | 0  |
| Laurel                  | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 4     | 0  | 0     | 0  |
| Lewes                   | 0                                        | 2   | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 2   | 1    | 0   | 1     | 0  | 0     | 0  |
| Milford (S)             | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 40  | 9     | 0  | 0     | 0  |
| Rehoboth                | 0                                        | 0   | 1    | 0  | 7    | 0  | 0     | 0  | 0          | 0   | 1    | 0   | 19    | 0  | 3     | 0  |
| Seaford                 | 0                                        | 0   | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 1    | 0   | 4     | 0  | 0     | 0  |
| Milton                  | 0                                        | 0   | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 1     | 0  | 0     | 0  |
| Millsboro               | 0                                        | 0   | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 8   | 0    | 0   | 1     | 0  | 0     | 0  |
| Georgetown              | 0                                        | 0   | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 8   | 0    | 0   | 5     | 0  | 0     | 0  |
| SUSSEX COUNTY           |                                          |     |      |    |      |    |       |    |            |     |      |     |       |    |       |    |
| BALANCE                 | 0                                        | 0   | 13   | 0  | 77   | 4  | 10    | 0  | 3          | 0   | 69   | 0   | 451   | 14 | 33    | 0  |
| SUSSEX COUNTY TOTAL     | 0                                        | 2   | 14   | 4  | 92   | 4  | 11    | 0  | 3          | 10  | 79   | 50  | 524   | 18 | 40    | 0  |
| STATE TOTAL             | 0                                        | 312 | 21   | 80 | 188  | 10 | 82    | 0  | 3          | 649 | 149  | 126 | 1,598 | 30 | 453   | 0  |

APPENDIX A:  
SINGLE FAMILY HOUSING PRODUCTION

Units

STATE

Monthly total  
---3-mo. moving ave.

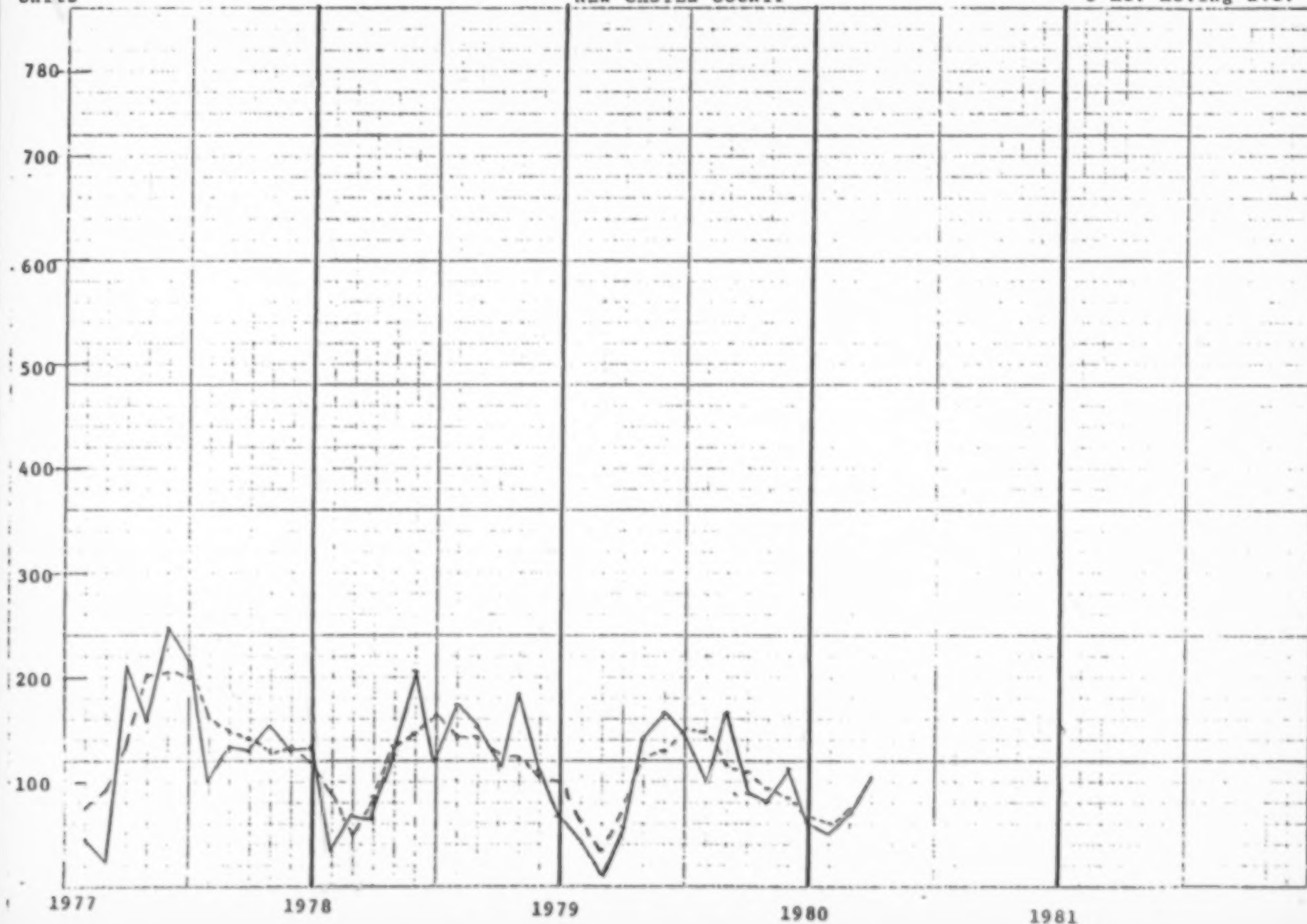


Units

NEW CASTLE COUNTY

monthly total

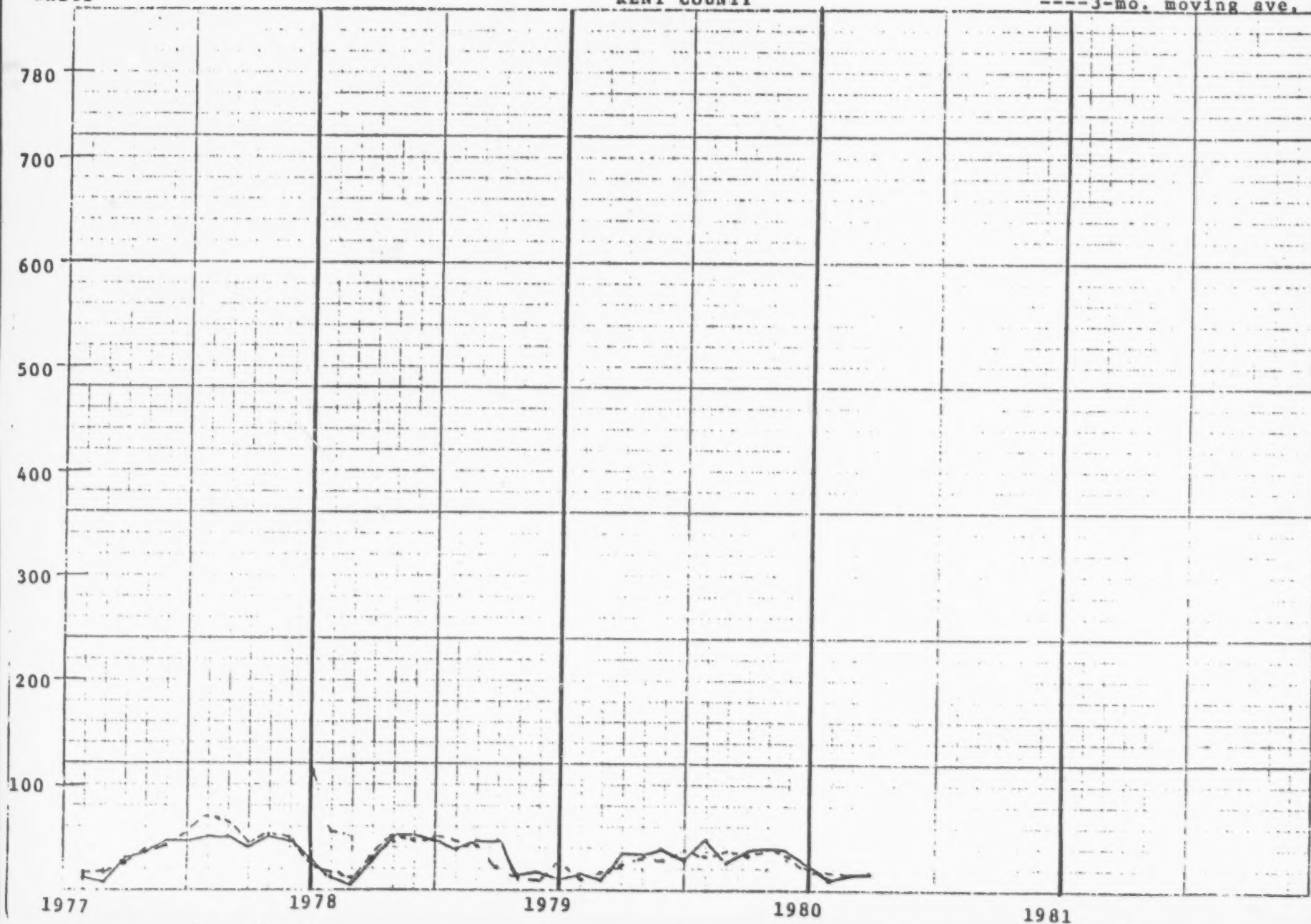
3-mo. moving ave.





Units

## KENT COUNTY

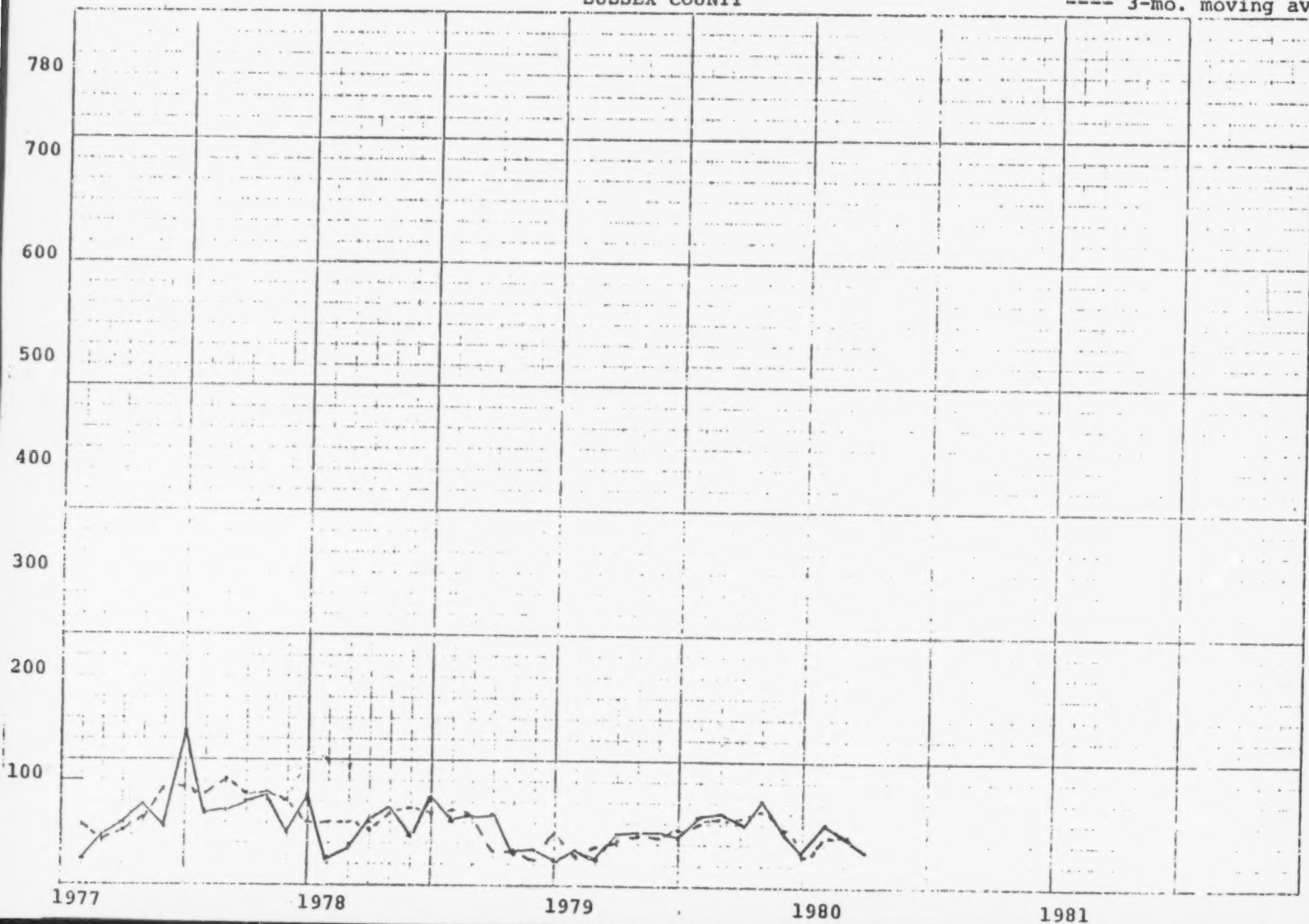
\_\_\_\_ monthly total  
---- 3-mo. moving ave.

32

Units

SUSSEX COUNTY

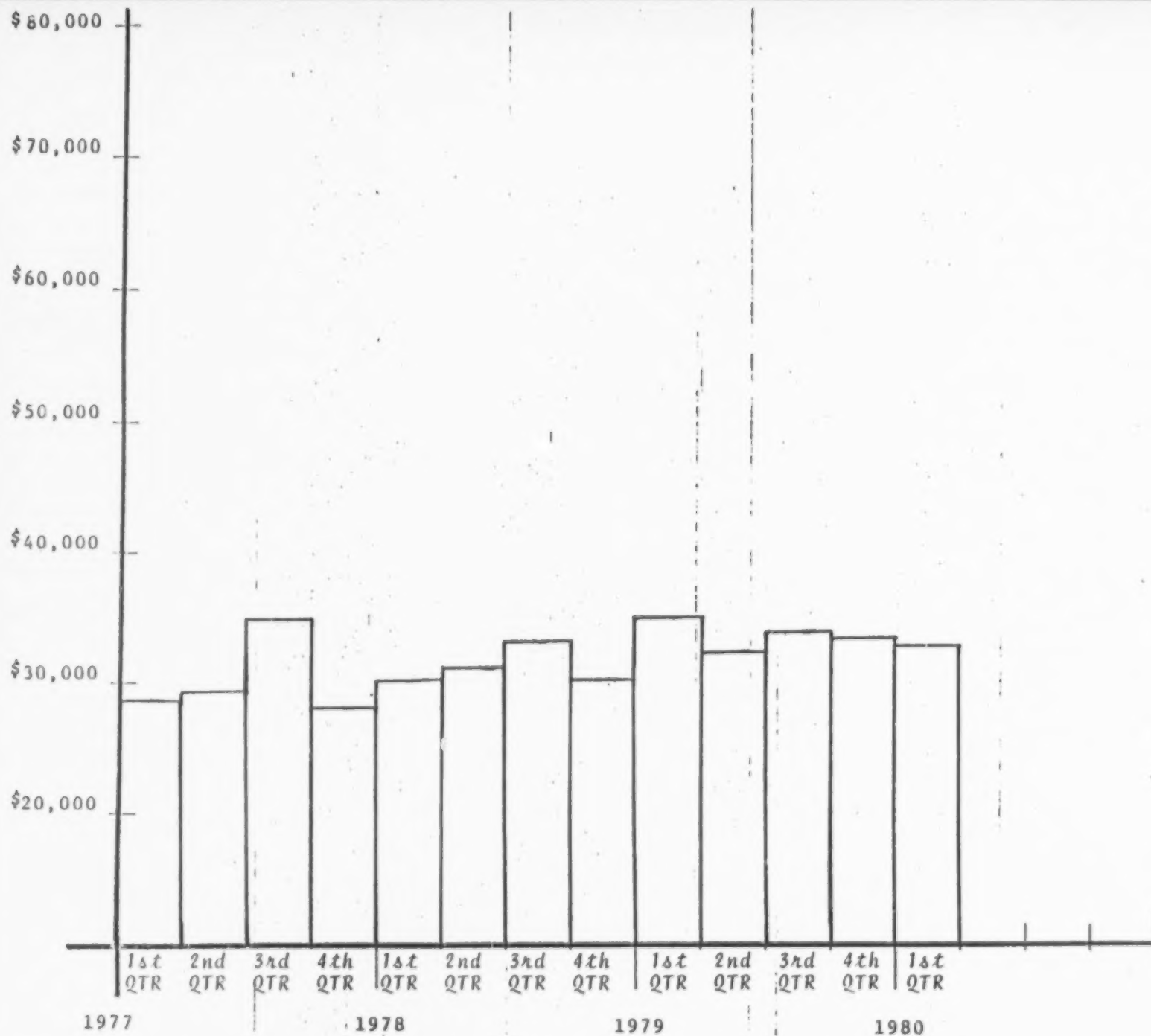
— monthly total  
--- 3-mo. moving ave



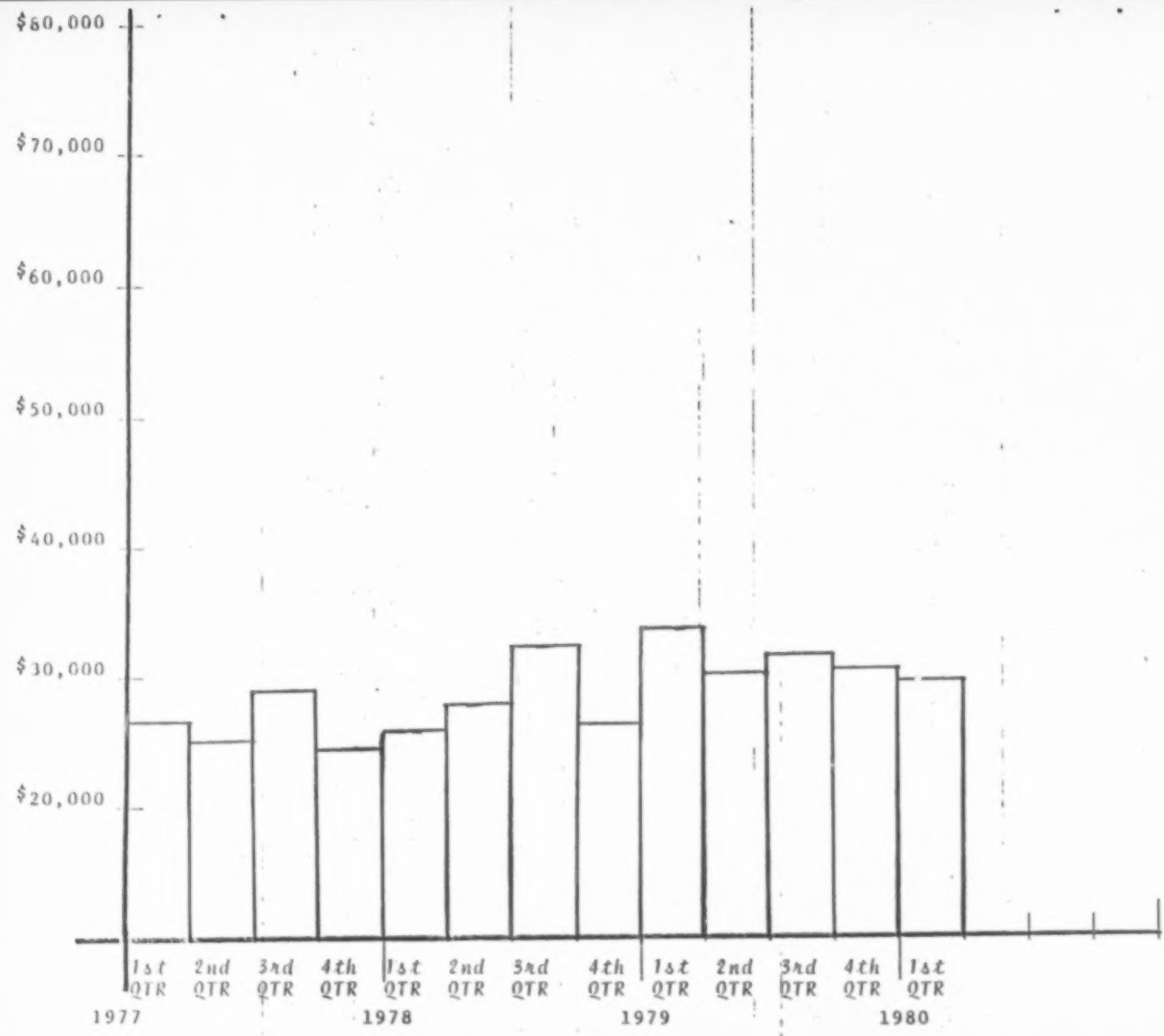
APPENDIX B:

AVERAGE BUILDER'S COST  
OF A SINGLE FAMILY HOME  
(By Quarter)

36  
 AVERAGE BUILDER'S COST FOR A  
 SINGLE FAMILY HOME  
 STATEWIDE BY QUARTER

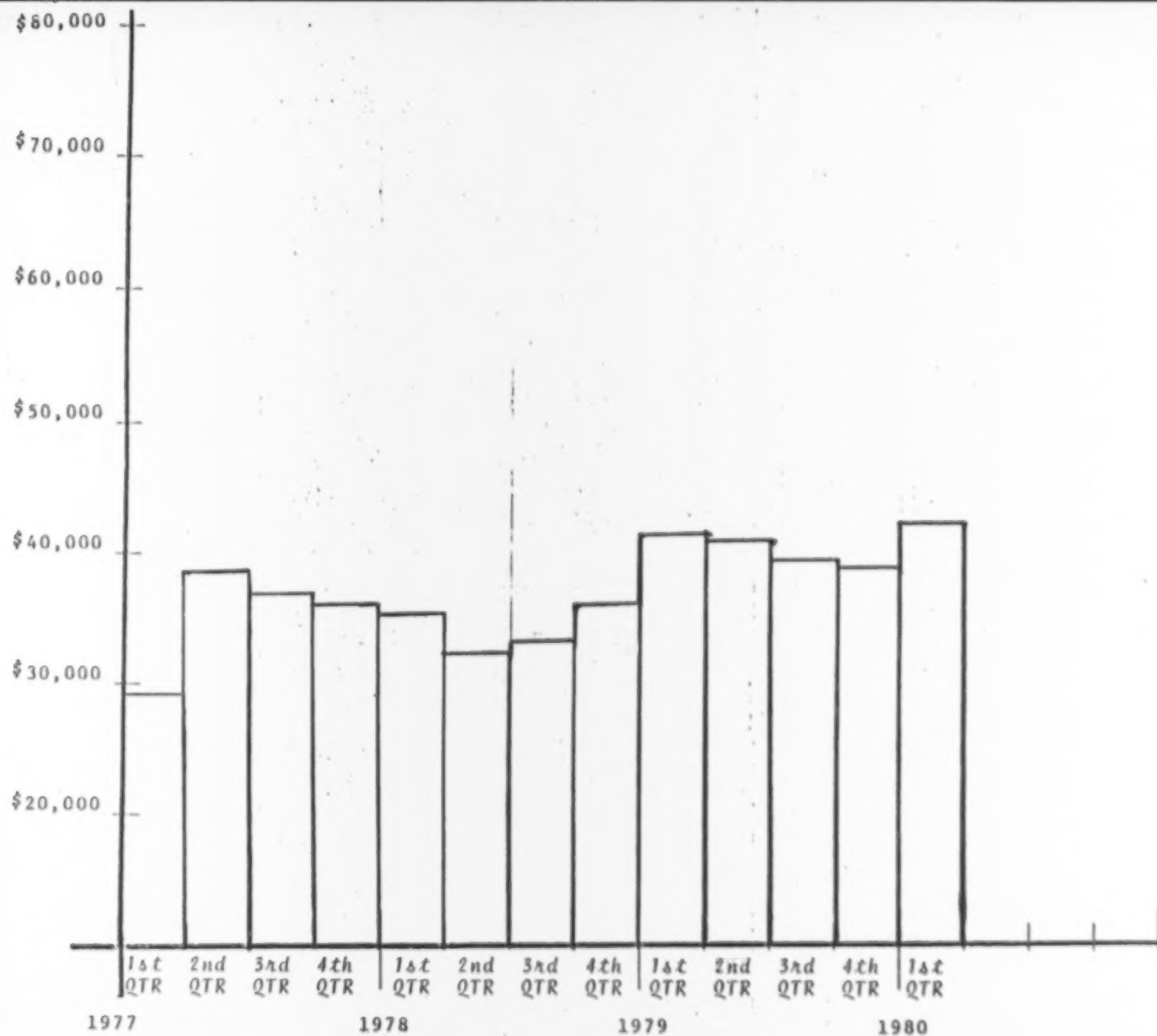


AVERAGE BUILDER'S COST FOR A  
SINGLE FAMILY HOME  
NEW CASTLE COUNTY  
BY QUARTER



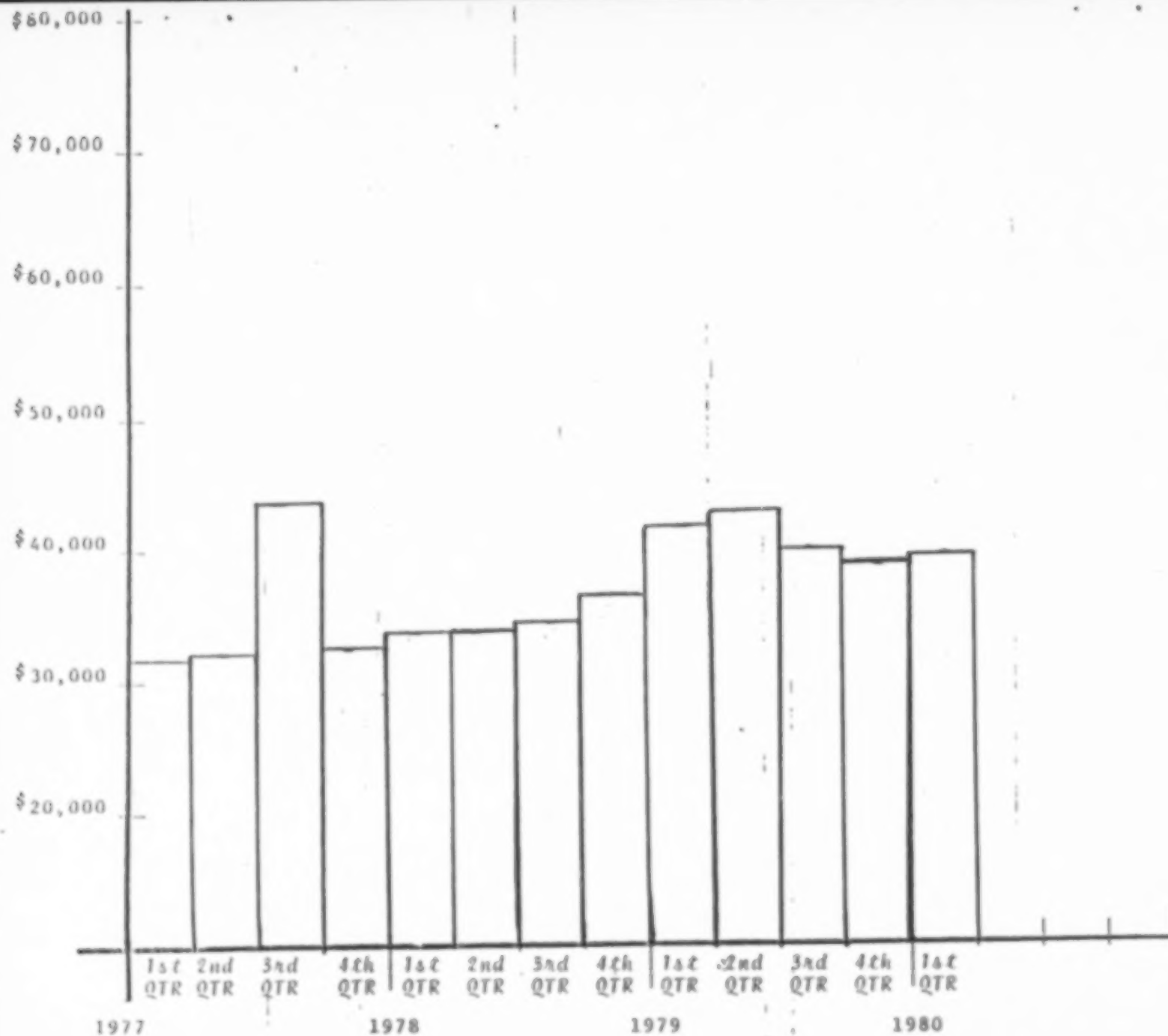
38

AVERAGE BUILDER'S COST FOR A  
SINGLE FAMILY HOME  
KENT COUNTY BY QUARTER





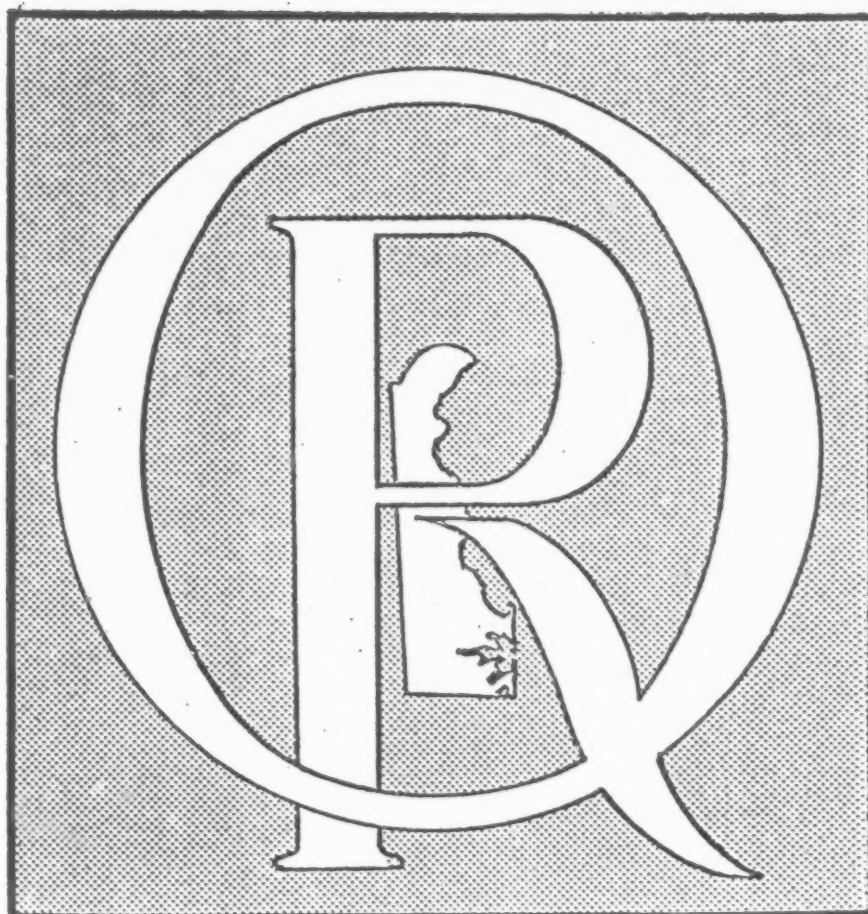
AVERAGE BUILDER'S COST FOR A  
SINGLE FAMILY HOME  
SUSSEX COUNTY BY QUARTER



*Aug 26.80* *5-1345-2 copy A*  
*rec for issue*

# QUARTERLY REVIEW

SUMMER, 1980



HOUSING PRODUCTION IN DELAWARE

Second Quarter, 1980

STATE OF DELAWARE

DEPARTMENT OF COMMUNITY AFFAIRS AND ECONOMIC DEVELOPMENT  
DIVISION OF HOUSING  
AND  
DELAWARE STATE HOUSING AUTHORITY

VOL. VIII

NO. 3

The cooperation of local  
building permit offices  
in supplying data for  
this report is gratefully  
acknowledged.

QUARTERLY REVIEW  
OF  
HOUSING PRODUCTION  
IN  
DELAWARE

SECOND QUARTER, 1980

BY

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Statistician  
Division of Housing  
18 The Green  
Dover, Delaware 19901

August, 1980

## F O R E W O R D

Housing production in Delaware continued to decline in the 1980 Second Quarter, but not as badly as occurred in the country as a whole. Builders and realtors throughout the State have credited the Delaware State Housing Authority's Single Family Mortgage Purchase Program of below market rate loans with helping to keep the record from being much worse.

Of special interest in this issue of the Quarterly Review is a feature article on the significance of housing statistics in Delaware by the Chairman of the Delaware Economic and Financial Advisory Council, Mrs. Eleanor D. Craig. She also credits the mortgage revenue bond programs in the State with cushioning the national recession's impact on the State's housing industry, and observes that "The government share of the Delaware mortgage market could exceed 50% in 1980."

The 724 housing units produced in April, May and June was almost 10% below the first quarter and 32% below the 1979 Second Quarter, but single-family production increased over the First Quarter by 19% in New Castle County, 12% in Kent County, and was down by a mere six units in Sussex County.

*Robert S. Moyer*

ROBERT S. MOYER  
State Director of Housing

## TABLE OF CONTENTS

|                                                                                                   |    |
|---------------------------------------------------------------------------------------------------|----|
| FOREWORD.....                                                                                     | 11 |
| INTRODUCTION.....                                                                                 | 1  |
| <u>THE SIGNIFICANCE OF HOUSING INDICATORS</u><br><u>FOR THE STATE</u><br>BY ELEANOR D. CRAIG..... | 3  |
| HOUSING PRODUCTION, SECOND QUARTER, 1980.....                                                     | 11 |
| HOUSING PRODUCTION STATISTICS.....                                                                | 15 |
| APPENDICES:                                                                                       |    |
| APPENDIX A:                                                                                       |    |
| SINGLE FAMILY HOUSING PRODUCTION<br>(BY QUARTER)                                                  |    |
| APPENDIX B:                                                                                       |    |
| AVERAGE BUILDER'S COST FOR A<br>SINGLE FAMILY HOME<br>(BY QUARTER)                                |    |



## INTRODUCTION

This report presents housing activity in Delaware for the second quarter of calendar year 1980. Included in the following pages are data concerning the number of new housing units authorized by building permits, and the amount of new mobile homes sold and titled in Delaware. Data on residential demolition, construction costs, heating fuel, square footage, and the number of bedrooms are also presented on a per-unit basis, covering both single family and multi-family dwellings.

The feature article for this issue examines housing indicators as significant tools of economic measurement.

The following information relates to new housing, substantially rehabilitated housing, and demolition of substandard housing units. Only those units used as primary housing have been counted. Group residential structures such as vacation homes, nursing homes, motels, hotels, college dormitories and recreation vehicles are not included. The figures obtained herein are not based upon a sample survey, but are actual totals from an exhaustive enumeration of building permit data recorded by various jurisdictions, and reported to the State Division of Housing.

The data shown relate to the issuance of the permit rather than the actual start of construction, and should not be directly interpreted as "housing starts". However, building permits are very useful as prompt indicators of trends in residential construction activity. The United States Bureau of the Census has determined that approximately 98-99 percent of all authorized construction is eventually undertaken at the construction site.

For simplification, permit issuance will be expressed as "starts" in this narrative.

### The Geography of Building Permit Jurisdiction

The New Castle and Kent County building permit systems cover all unincorporated areas within their respective boundaries, plus those areas not having building permit systems. Those towns and municipalities having permit laws are counted as separate entries within their counties. An exception to this rule is the town of Milford, which straddles the border of Kent and Sussex counties. Milford's data are counted in the county containing the building activity.

Sussex county includes all municipalities in its building permit system. It is necessary to adjust the total for Sussex in order to avoid double-counting.

### Definitions

Housing Unit - a housing unit, as defined for purposes of this report, consists of a room or group of rooms intended for occupancy as separate, year-round living quarters, by a family, by a group of unrelated persons living together, or by a person living alone.

In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Migratory, seasonal and vacation housing have been omitted.

Chart 4 is based on the number of new mobile homes sold in Delaware and titled for use in Delaware. There are no mobile home factories in Delaware, and those homes labeled sectional, modular, or "prefab" are counted as on-site construction.

Chart 5 contains statistics on substantial rehabilitation received from building permits. Substantial rehabilitation consists of additions and alterations containing three of the following four elements: electrical, heating, plumbing, and structural work.

THE SIGNIFICANCE OF HOUSING INDICATORS FOR THE STATE

By:

Eleanor D. Craig  
Associate Professor of Economics  
University of Delaware  
and  
Chairman, Delaware Economic and  
Financial Advisory Council

The construction and housing industry is frequently used as an indicator of the economic strength of a State. One popular use of construction data in Delaware is to measure employment. The construction industry directly generates 7% of the State's employment, and 6% of the State's income.

Quality of life in a region is also measured by housing conditions. The stock of housing is compared by age, state of repair, rooms per capita, and ownership.

While these two indicators are very important to the State, this paper addresses two other uses of housing indicators. The first employs housing as a measure of the economic base, and hence the taxing capacity of the State, in order to assess Delaware's ability to finance debt service. The second uses housing starts, construction permits issued, the value of construction contracts, and house prices to analyze the State's vulnerability to national and regional cyclical business activity.

#### Debt Service on Bond Issues

When a state or local government issues debt to fund capital expenditures, potential investors are interested in the ability of that municipality to repay the interest and principal on the bonds sold. The wealth of the municipal government is determined by reviewing the income of the people, the size of the population, the age distribution of the population, the type of industries within the government's jurisdiction, and the wealth of the municipality as indicated by the value of its real estate.

Land and buildings provide the base for property taxation, and the average state and local governments derive 36 percent of their tax revenue from property taxes. Delaware's property taxes are relatively light--our State and local governments only derive 18 percent of total tax revenue from this source. In fact, Delaware's combined per capita State and local property taxes were 54 percent below the average State in 1977, and 41 states had heavier property tax burdens.

To investors and bond rating agencies, the present tax rates are not as important as the tax base, since the rates can be changed in a fairly short time period by the government, whereas the base changes very slowly, and often in response to factors which are exogenous to governmental officials' control.

The assessed value is compared with the full value of real estate. That ratio has remained fairly constant at 64 percent for the past few years in Delaware.

The analysts compare the total debt obligation of the State with the real estate values. In 1978 Delaware's general obligation debt was 10.8 percent of the full value of its real estate, compared with the average state at 1.6 percent. Part of that difference can be attributed to the relatively heavy share this State has assumed of the capital costs for building roads and schools in comparison with the average state where the local government share is greater. However, even when comparing State and local debt burden in Delaware with that of other states, Delaware's 1977 per capita debt was 66 percent heavier than the average state. Only four states reported more state and local debt per person.

This situation has improved in the past few years. The General Assembly and the Administration have actively pursued limits on bond authorizations and careful debt management policies. In early 1980, Delaware's ratio of debt to full value of real estate had fallen to 8.7 percent, while the same figure in the average state had risen to 1.7 percent.

#### Housing in a Recession

Delaware's housing industry has maintained a fairly healthy position in this recession to date. Residential housing permits declined by three percent last year in the State compared with a national decrease of 14 percent. Comparing the first quarter of 1980 in Delaware with the comparable national numbers, the State's housing permits fell 41 percent compared with a national decrease of 50%.<sup>1</sup>

Housing prices in the State have continued to increase through the early months of 1980, advancing 10.9 percent over 1979. The comparable U.S. number representing the average sales price of pre-owned homes fell by 4.7%. The average

---

<sup>1</sup>However, another comparison shows that the value of construction contracts fell 26% in the first five months of this year in the State, compared with the comparable five month figure of 21 percent for the nation as a whole. (F.W. Dodge Division of McGraw-Hill.) Indices employing dollar values may appear artificially low in 1980 since most of the subsidized financing is earmarked for lower priced homes.

resale price in Delaware is presently 18% lower than that for the nation as a whole.<sup>2</sup>

The significance of these numerical comparisons is more apparent when reviewing the impact that the recession of 1974-1975 has on the State in the construction industry illustrated in Figure 1. This graph reviews an indexed comparison of Residential Housing Permits for Delaware and the U.S. from 1972 through 1979. It illustrates the precipitous drop in housing starts which occurred in 1974, and the relative slow recovery in the State market. This followed a period in the late '60s and early '70s where the State growth of both population and housing had exceeded the national averages.

It seems that the experience in Delaware during this recession will not follow the pattern of the last recession. Some of the reasons apply to the nation as a whole, others specifically to this State. Real estate continues to be a lucrative investment. Recent law changes have exempted from taxation the first \$100,000 of housing profits after age 54. The prime buying age group (25 to 34 years) is expected to increase from 15 to 17% of the population in the next few years. The federal government has expanded the financing options for house purchasers by allowing graduated payment and variable rate mortgages and mortgage rates have declined. As construction starts fall, the value of the existing housing stock will be enhanced. Anti-discrimination laws have allowed the inclusion of wives incomes in calculating a family's ability to borrow housing money. In addition, the vacancy rates on rental housing have been very low, putting pressure on families to purchase their own living space.

#### Delaware Advantages

In Delaware, all of the factors listed above are apparent, plus the availability of tax exempt mortgage revenue bond financing and relatively lower housing prices. Average house

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<sup>2</sup>The National Association of Realtors reports the national average resale house price in May 1980 was \$61,200 compared with the Delaware Division of Housing's estimate of \$50,000 for this State. New home prices in Delaware have averaged \$10,000-\$15,000 higher than those in the resale market.



prices in Delaware and the mideastern region of the U.S.<sup>3</sup> have advanced much less rapidly than those for the average house nationwide and are now significantly lower absolutely. The causes of these differentials can be found in excess supply from the late '60s and early '70s inter-regional migration, the older age of the housing stock, desegregation suits, and numerous intangible factors.

Revenue mortgage bonds, whereby the State or a local government sells tax-exempt debt secured by the private homes and distributed by private lending institutions, have accounted for approximately 30% of the Delaware financing on house sales in the past year. These funds were primarily used by low and moderate income purchasers who might not have had access to private and more expensive financing options. The government share of the Delaware mortgage market could exceed 50% in 1980. Although this program may merely have hastened home purchases for some people, its availability in Delaware<sup>4</sup> has and will cushion the national recession's impact on the State's housing industry.

---

<sup>3</sup>Defined by the U.S. Department of Commerce as Delaware, Maryland, New Jersey, New York, and Pennsylvania.

<sup>4</sup>and several other states.

FIGURE 1

Index of Residential Housing Permits

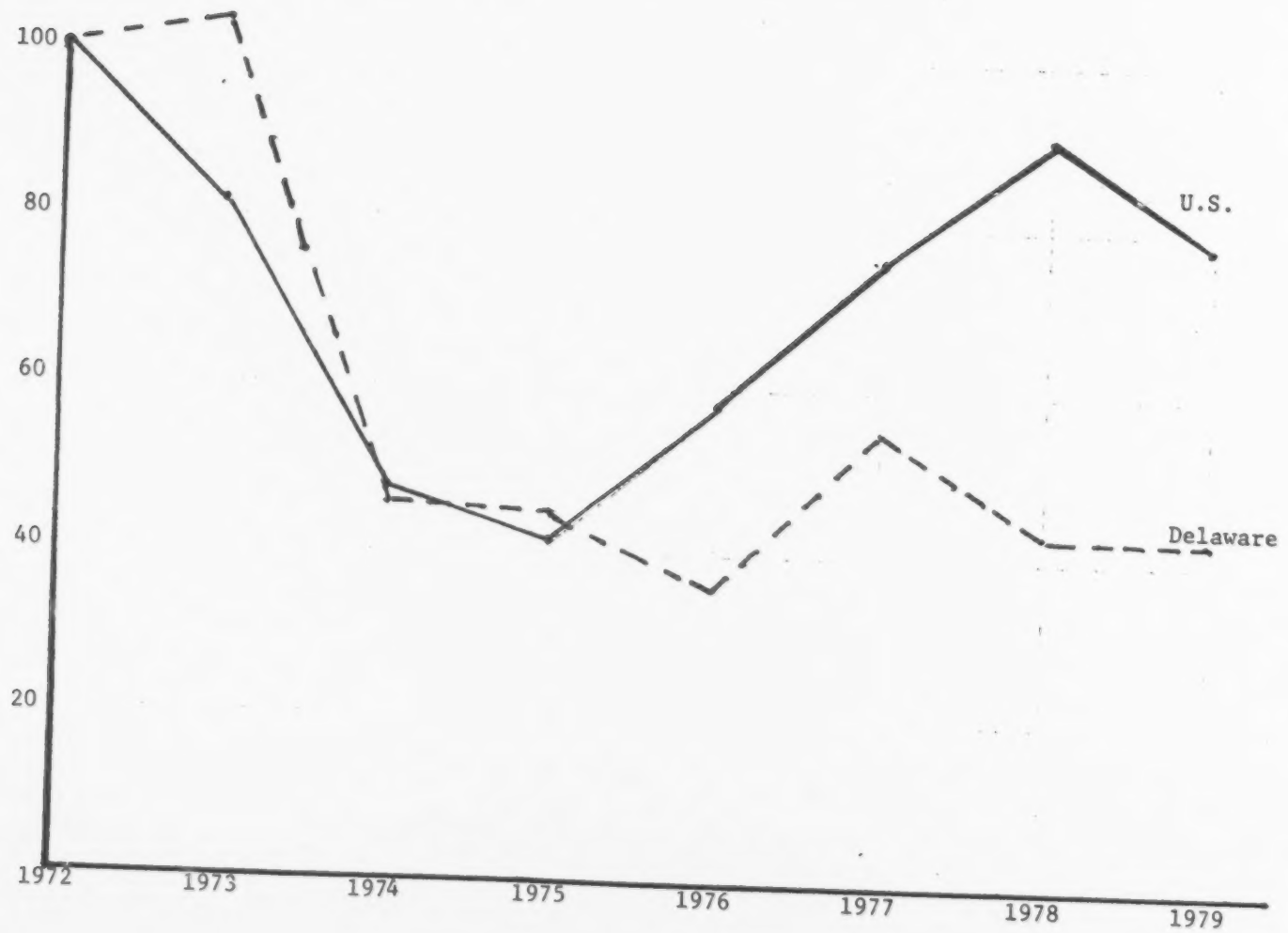


TABLE 1  
(Data for Figure 1)

| <u>YEAR</u> | <u>U. S. INDEX</u> | <u>DELAWAREAN INDEX</u> |
|-------------|--------------------|-------------------------|
| 1972        | 100.0              | 100.0                   |
| 1973        | 82.0               | 107.5                   |
| 1974        | 48.2               | 44.1                    |
| 1975        | 42.3               | 43.0                    |
| 1976        | 58.4               | 36.3                    |
| 1977        | 76.4               | 55.4                    |
| 1978        | 91.2               | 43.6                    |
| 1979        | 78.8               | 42.1                    |

## HOUSING PRODUCTION, SECOND QUARTER, 1980

### Synopsis:

Housing production for the second quarter, 1980, totalled 724 units, down by nearly 10% from the previous quarter's level, and down 32% from the level recorded one year before.

The production total for second quarter, 1980 includes 454 single family units (63%), 63 multi-family units (9%) and 207 newly titled mobile homes (28%).

The second quarter decrease was due to contractionary effects in the nations housing market, caused by the current economic recession. While this quarter has not been the worst recorded since 1972, it is the lowest second quarter on record.

New Castle County showed a gain in single family activity compared to the previous quarter (up 19%). This figure (274 units) was down 39% when compared with the same period last year. There was no multi-family activity in New Castle County in the second quarter.

Single family unit production in Kent County totalled 48, up by 12% compared to the previous quarter, and down by 52% relative to the same period in 1979. There were 11 multi-family units produced in Kent County in the second quarter, the first multi-family permits recorded since the end of 1979. Total on-site construction in Kent County was 59, up by 37% when compared to the previous quarter, and down by 40% relative to the second quarter of 1979.

Sussex County experienced a decrease of 6 units in single family production during the second quarter, compared to the pervious period. A decline of 18% in single family production was realized in comparison to the same period in 1979. A rise in multi-family production by 32 units occured in the second quarter, in comparison to multi-family activity of 20 units one year ago. On-site construction was recorded as 184 units for the second quarter, up 46 units (33%) from the 138 realized in the previous quarter, and at 4 units above the comparable figure for second quarter, 1980.

## CONSTRUCTION COSTS

*\*Reported from building permits; costs of land, architectural services, and engineering are not included.*

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Statewide on-site residential construction cost total was almost equal to the previous quarter's total, \$16,718,493 opposed to \$16,975,489 down by a factor of less than 2%. In contrast on-site housing starts were down by nearly 18%. This may be explained by the higher average cost per multi-family unit in the second quarter, (\$23,846 opposed to \$11,578), offset by 153 more multi-family units in the first quarter than the 63 reported for the second quarter. In addition, there were lower costs reported for single family dwellings in this quarter. On the average, there was a \$33,535 cost for a single family dwelling, down nearly 5% from \$35,218 reported in the previous quarter.

New Castle County experienced a 14% decrease in total on-site construction, from \$9,516,390 reported in the previous quarter to \$8,166,925 reported in the second quarter. Compared to second quarter, 1979, total costs were down by nearly 45%.

Average cost of a single family home in New Castle County was reported at \$29,806, down 2% from the previous quarter's level of \$30,503, and down 4% from \$31,054 recorded during the same period last year. There was no multi-family activity in New Castle County. Average on-site cost for a residence was therefore \$29,806, up nearly 40% from the previous quarter's \$21,337 and up 6% from \$28,177 recorded one year ago.

Kent County experienced total on-site costs of \$2,288,290, up 34% from \$1,707,900 reported in the previous quarter, but down 44% from the same period in 1979 (\$4,064,000). Single family costs comprised \$2,034,518, while multi-family costs were \$253,772.

Average cost of a single family unit was \$42,386, up a slight 7% from \$39,719 reported in the previous quarter and 4% above \$40,649 reported for the second quarter of 1979. Average cost for a multi-family unit was \$23,070, down 38% from the last reported average cost for a multi-family unit in the fourth quarter of 1979. Average on-site construction cost per unit was \$38,785.

Sussex County realized total on-site costs of \$6,263,278 in the second quarter, up 9% from the previous quarter's \$5,751,202, and down 9% from \$6,895,000 reported a year earlier. Multi-family costs totalled \$1,240,000, up nearly three times from \$450,000 reported a year earlier. There were no multi-family starts in the previous quarter.

Average cost of a single family home was \$38,056, down 9% from \$41,675 reported in the previous quarter, and down nearly 6% from \$40,286 reported one year before. Average cost for a multi-family unit was \$23,846, up a slight 6% from \$22,500 reported one year ago. There were no multi-family starts in the previous quarter. Average on-site cost for a residence was \$34,040, down 11% from a year ago, and down 18% from the previous quarter.

#### MOBILE HOME PRODUCTION

##### Synopsis:

Statewide mobile home activity was up 19% from the previous quarter, but down nearly 21% from 261 recorded a year before. New Castle County, traditionally the lowest in mobile home titling, fell nearly 69% from the previous quarter's 54 units to 17 for this quarter. Compared to the level one year before, activity was down by 37% (27 for second quarter, 1979).

With 94 units, Kent County realized a 21% gain from the previous quarter's 78 units, but experienced a 30% drop from the 135 units recorded a year ago. Sussex had 96 new units, up over twofold from 42 recorded in the previous quarter, and virtually unchanged from 99 recorded in the same period of 1979 (a 3% drop).

#### FEDERAL ASSISTANCE

Direct loans, subsidies, mortgage insurance, and mortgage guarantees for single family homes totalled 53 during the second quarter.

The Farmers Home Administration extended loans for 36 new homes (68%), while the Federal Housing Administration insured mortgages on 7 (13%). The Veterans Administration extended 10 guaranteed loans (19%) for new homes. All homes were single



family units. Compared to the previous quarter, 10 additional units were assisted, but participation among the three agencies remained at about the same frequency. In the second quarter, 1979, loans and insurance totalled 58, 5 more than in the second quarter, 1980.

In addition, the Farmers Home Administration financed 63 multi-family units, 11 in Kent County, and 52 in Sussex County.

#### THE NATION

The U. S. Department of Commerce reported that on-site housing starts were:

77,443 in April

78,039 in May

101,818 in June

257,300 for the quarter

The above figures include single family and multi-family units. Specifically, single family starts were:

47,956 in April

49,106 in May

60,597 in June

157,659 for the quarter

Multi-family starts, including Public Housing were:

29,487 in April

28,933 in May

41,221 in June

99,641 for the quarter

Compared with the second quarter, 1979, total on-site construction was down by 45%. Single family starts were down by 50% nationwide, and multi-family starts were down by 35%. In comparison, Delaware's on-site housing starts were down by 36%. Single family and multi-family starts in Delaware were down by 36% and 32% respectively, still below the national trend.

### HOUSING PRODUCTION STATISTICS

(Please note: In Kent County's figures, a discrepancy of 3 may be present. One single family housing start has been recorded as a shell on the building permit, and two single family starts in Dover had incomplete information on the permits).

|             |            | 1979    |         |         |       | 1980    |         |       |
|-------------|------------|---------|---------|---------|-------|---------|---------|-------|
| Location    | Structure  | 2nd QTR | 3rd QTR | 4th QTR | Total | 1st QTR | 2nd QTR | Total |
| Wilmington  | Sngl. fam. | 32      | 11      | 16      | 60    | 36      | 9       | 45    |
|             | Multi-fam. | 0       | 0       | 0       | 136   | 0       | 0       | 0     |
|             | Total      | 32      | 11      | 16      | 196   | 36      | 9       | 45    |
| Newark      | Sngl. fam. | 4       | 3       | 15      | 25    | 0       | 3       | 3     |
|             | Multi-fam. | 0       | 0       | 0       | 150   | 0       | 0       | 0     |
|             | Total      | 4       | 3       | 15      | 175   | 0       | 3       | 3     |
| New Castle  | Sngl. fam. | 1       | 1       | 0       | 5     | 1       | 2       | 3     |
|             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|             | Total      | 1       | 1       | 0       | 5     | 1       | 2       | 3     |
| Elsmere     | Sngl. fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|             | Total      | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
| Belle-Fonte | Sngl. fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|             | Total      | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
| NCC Balance | Sngl. fam. | 415     | 344     | 225     | 1,095 | 193     | 260     | 453   |
|             | Multi-fam. | 72      | 108     | 0       | 280   | 216     | 0       | 216   |
|             | Total      | 487     | 452     | 225     | 1,375 | 409     | 260     | 669   |
| NCC Total   | Sngl. fam. | 452     | 359     | 256     | 1,185 | 230     | 274     | 504   |
|             | Multi-fam. | 72      | 108     | 0       | 566   | 216     | 0       | 216   |
|             | Total      | 524     | 467     | 256     | 1,751 | 446     | 274     | 720   |

CHART 1-B: ON-SITE PERMITS ISSUED  
KENT COUNTY

|                           |            | 1979    |         |         |       | 1980    |         |       |
|---------------------------|------------|---------|---------|---------|-------|---------|---------|-------|
| Location                  | Structure  | 2nd QTR | 3rd QTR | 4th QTR | Total | 1st QTR | 2nd QTR | Total |
| Dover                     | Sngl. fam. | 28      | 30      | 17      | 83    | 11      | 2       | 13    |
|                           | Multi-fam. | 0       | 6       | 149     | 161   | 0       | 0       | 0     |
|                           | Total      | 28      | 30      | 166     | 244   | 11      | 2       | 13    |
| Smyrna                    | Sngl. fam. | 1       | 1       | 1       | 7     | 0       | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                           | Total      | 1       | 1       | 1       | 7     | 0       | 0       | 0     |
| Milford                   | Sngl. fam. | 0       | 0       | 3       | 3     | 0       | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 11      | 11    |
|                           | Total      | 0       | 0       | 3       | 3     | 0       | 11      | 11    |
| Harrington                | Sngl. fam. | 0       | 0       | 1       | 1     | 0       | 2       | 2     |
|                           | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                           | Total      | 0       | 0       | 1       | 1     | 0       | 2       | 2     |
| Camden                    | Sngl. fam. | 0       | 2       | 0       | 2     | 0       | 0       | 0     |
|                           | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                           | Total      | 0       | 2       | 0       | 2     | 0       | 0       | 0     |
| Kent<br>County<br>Balance | Sngl. fam. | 70      | 79      | 80      | 275   | 32      | 44      | 76    |
|                           | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                           | Total      | 70      | 79      | 80      | 275   | 32      | 44      | 76    |
| Kent<br>County<br>Total   | Sngl. fam. | 99      | 112     | 102     | 372   | 43      | 48      | 91    |
|                           | Multi-fam. | 0       | 6       | 149     | 161   | 0       | 11      | 11    |
|                           | Total      | 99      | 118     | 251     | 533   | 43      | 59      | 102   |

|                             |            | 1979    |         |         |       | 1980    |         |       |
|-----------------------------|------------|---------|---------|---------|-------|---------|---------|-------|
| Location                    | Structure  | 2nd QTR | 3rd QTR | 4th QTR | Total | 1st QTR | 2nd QTR | Total |
| Bethany                     | Sngl. fam. | 10      | 9       | 13      | 36    | 0       | 6       | 6     |
|                             | Multi-fam. | 12      | 4       | 8       | 28    | 0       | 0       | 0     |
|                             | Total      | 22      | 13      | 21      | 64    | 0       | 6       | 6     |
| Laurel                      | Sngl. fam. | 1       | 1       | 2       | 4     | 1       | 4       | 5     |
|                             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                             | Total      | 1       | 1       | 2       | 4     | 1       | 4       | 5     |
| Lewes                       | Sngl. fam. | 0       | 1       | 0       | 2     | 0       | 1       | 1     |
|                             | Multi-fam. | 0       | 0       | 0       | 2     | 0       | 0       | 0     |
|                             | Total      | 0       | 1       | 0       | 4     | 0       | 1       | 1     |
| Milford                     | Sngl. fam. | 2       | 5       | 2       | 9     | 1       | 1       | 2     |
|                             | Multi-fam. | 0       | 40      | 0       | 40    | 0       | 0       | 0     |
|                             | Total      | 2       | 45      | 2       | 49    | 1       | 1       | 2     |
| Rehoboth                    | Sngl. fam. | 4       | 10      | 1       | 23    | 0       | 6       | 6     |
|                             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                             | Total      | 4       | 10      | 1       | 23    | 0       | 6       | 6     |
| Seaford                     | Sngl. fam. | 0       | 2       | 2       | 5     | 1       | 1       | 2     |
|                             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 0       | 0     |
|                             | Total      | 0       | 2       | 2       | 5     | 1       | 1       | 2     |
| Milton                      | Sngl. fam. | 0       | 0       | 0       | 1     | 0       | 0       | 0     |
|                             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 32      | 32    |
|                             | Total      | 0       | 0       | 0       | 1     | 0       | 32      | 32    |
| Millsboro                   | Sngl. fam. | 1       | 0       | 0       | 1     | 0       | 1       | 1     |
|                             | Multi-fam. | 0       | 0       | 0       | 0     | 0       | 20      | 20    |
|                             | Total      | 1       | 0       | 0       | 1     | 0       | 21      | 21    |
| Georgetown                  | Sngl. fam. | 2       | 0       | 1       | 5     | 0       | 2       | 2     |
|                             | Multi-fam. | 8       | 0       | 0       | 8     | 0       | 0       | 0     |
|                             | Total      | 10      | 0       | 1       | 13    | 0       | 2       | 2     |
| Balance<br>Sussex<br>County | Sngl. fam. | 140     | 172     | 144     | 556   | 135     | 110     | 245   |
|                             | Multi-fam. | 0       | 0       | 0       | 4     | 0       | 0       | 0     |
|                             | Total      | 140     | 172     | 144     | 556   | 135     | 110     | 245   |
| Sussex<br>County<br>Total   | Sngl. fam. | 160     | 200     | 165     | 642   | 138     | 132     | 270   |
|                             | Multi-fam. | 20      | 44      | 8       | 82    | 0       | 52      | 52    |
|                             | Total      | 180     | 244     | 173     | 724   | 138     | 184     | 322   |
| State<br>Total              | Sngl. fam. | 711     | 672     | 523     | 2,199 | 411     | 454     | 865   |
|                             | Multi-fam. | 92      | 158     | 157     | 809   | 216     | 63      | 279   |
|                             | Total      | 803     | 830     | 680     | 3,008 | 627     | 517     | 1,144 |

CHART 2-A: TOTAL COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
NEW CASTLE COUNTY

|             |            | 1979 (in 000's) |         |         |        | 1980      |           |            |
|-------------|------------|-----------------|---------|---------|--------|-----------|-----------|------------|
| Location    | Structure  | 2nd QTR         | 3rd QTR | 4th QTR | Total  | 1st QTR   | 2nd QTR   | Total      |
| Wilmington  | Sngl. fam. | 1,422           | 1,024   | 717     | 3,206  | 1,641,228 | 540,000   | 2,181,228  |
|             | Multi-fam. | 0               | 0       | 0       | 3,836  | 0         | 0         | 0          |
|             | Total      | 1,422           | 1,024   | 717     | 7,042  | 1,641,228 | 540,000   | 2,181,228  |
| Newark      | Sngl. fam. | 132             | 128     | 290     | 655    | 0         | 87,000    | 87,000     |
|             | Multi-fam. | 0               | 0       | 0       | 3,725  | 0         | 0         | 0          |
|             | Total      | 132             | 128     | 290     | 4,378  | 0         | 87,000    | 87,000     |
| New Castle  | Sngl. fam. | 45              | 25      | 0       | 110    | 36,600    | 56,000    | 92,600     |
|             | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
|             | Total      | 45              | 25      | 0       | 110    | 36,600    | 56,000    | 92,600     |
| Elsmere     | Sngl. fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
|             | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
|             | Total      | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
| Belle-Fonte | Sngl. fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
|             | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
|             | Total      | 0               | 0       | 0       | 0      | 0         | 0         | 0          |
| NCC Balance | Sngl. fam. | 12,437          | 10,292  | 6,988   | 33,492 | 5,337,786 | 7,483,925 | 12,821,711 |
|             | Multi-fam. | 729             | 1,728   | 0       | 4,190  | 2,500,776 | 0         | 2,500,776  |
|             | Total      | 13,166          | 12,020  | 6,988   | 37,682 | 7,838,562 | 7,483,925 | 15,322,487 |
| NCC Total   | Sngl. fam. | 14,036          | 11,469  | 7,995   | 37,463 | 7,015,614 | 8,166,925 | 15,182,539 |
|             | Multi-fam. | 729             | 1,728   | 0       | 11,749 | 2,500,776 | 0         | 2,500,776  |
|             | Total      | 14,765          | 13,197  | 7,995   | 49,212 | 9,516,390 | 8,166,925 | 17,683,315 |



|                           |            | 1979 (in 000's) |         |         |        | 1980      |           |           |
|---------------------------|------------|-----------------|---------|---------|--------|-----------|-----------|-----------|
| Location                  | Structure  | 2nd QTR         | 3rd QTR | 4th QTR | Total  | 1st QTR   | 2nd QTR   | Total     |
| Dover                     | Sngl. fam. | 1,094           | 923     | 562     | 2,817  | 321,000   | 99,000    | 420,000   |
|                           | Multi-fam. | 0               | 120     | 5,653   | 5,893  | 0         | 0         | 0         |
|                           | Total      | 1,094           | 1,043   | 6,215   | 8,710  | 321,000   | 99,000    | 420,000   |
| Smyrna                    | Sngl. fam. | 25              | 35      | 43      | 243    | 0         | 0         | 0         |
|                           | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0         |
|                           | Total      | 25              | 35      | 43      | 243    | 0         | 0         | 0         |
| Milford                   | Sngl. fam. | 0               | 0       | 231     | 231    | 0         | 0         | 0         |
|                           | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 253,772   | 253,772   |
|                           | Total      | 0               | 0       | 231     | 231    | 0         | 253,772   | 253,772   |
| Harrington                | Sngl. fam. | 24              | 0       | 39      | 63     | 0         | 73,135    | 73,135    |
|                           | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0         |
|                           | Total      | 24              | 0       | 39      | 63     | 0         | 73,135    | 73,135    |
| Camden                    | Sngl. fam. | 0               | 61      | 0       | 61     | 0         | 0         | 0         |
|                           | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0         |
|                           | Total      | 0               | 61      | 0       | 61     | 0         | 0         | 0         |
| Kent<br>County<br>Balance | Sngl. fam. | 2,921           | 3,463   | 3,129   | 11,488 | 1,386,900 | 1,862,383 | 3,249,283 |
|                           | Multi-fam. | 0               | 0       | 0       | 0      | 0         | 0         | 0         |
|                           | Total      | 2,921           | 3,463   | 3,129   | 11,488 | 1,386,900 | 1,862,383 | 3,249,283 |
| Kent<br>County<br>Total   | Sngl. fam. | 4,064           | 4,482   | 4,004   | 14,903 | 1,707,900 | 2,034,518 | 3,742,418 |
|                           | Multi-fam. | 0               | 120     | 5,653   | 5,893  | 0         | 253,772   | 253,772   |
|                           | Total      | 4,064           | 4,602   | 9,657   | 20,796 | 1,707,900 | 2,288,290 | 3,996,190 |

CHART 2-B: TOTAL COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
KENT COUNTY

|                             |            | 1979 (in 000's) |         |         |        | 1980       |            |            |
|-----------------------------|------------|-----------------|---------|---------|--------|------------|------------|------------|
| Location                    | Structure  | 2nd QTR         | 3rd QTR | 4th QTR | Total  | 1st QTR    | 2nd QTR    | Total      |
| Bethany                     | Sngl. fam. | 419             | 217     | 534     | 1,382  | 0          | 253,600    | 253,600    |
|                             | Multi-fam. | 300             | 100     | 200     | 700    | 0          | 0          | 0          |
|                             | Total      | 719             | 317     | 734     | 2,082  | 0          | 253,600    | 253,600    |
| Laurel                      | Sngl. fam. | 28              | 29      | 75      | 132    | 29,800     | 121,250    | 151,050    |
|                             | Multi-fam. | 0               | 0       | 0       | 0      | 0          | 0          | 0          |
|                             | Total      | 28              | 29      | 75      | 132    | 29,800     | 121,250    | 151,050    |
| Lewes                       | Sngl. fam. | 0               | 40      | 0       | 55     | 0          | 50,000     | 50,000     |
|                             | Multi-fam. | 0               | 0       | 0       | 7      | 0          | 0          | 0          |
|                             | Total      | 0               | 40      | 0       | 62     | 0          | 50,000     | 50,000     |
| Milford                     | Sngl. fam. | 150             | 184     | 61      | 395    | 29,500     | 34,500     | 64,000     |
|                             | Multi-fam. | 0               | 920     | 0       | 920    | 0          | 0          | 0          |
|                             | Total      | 150             | 1,104   | 61      | 1,315  | 29,500     | 34,500     | 64,000     |
| Rehoboth                    | Sngl. fam. | 120             | 490     | 51      | 1,037  | 0          | 255,370    | 255,370    |
|                             | Multi-fam. | 0               | 0       | 0       | 0      | 0          | 0          | 0          |
|                             | Total      | 120             | 490     | 51      | 1,037  | 0          | 255,370    | 255,370    |
| Seaford                     | Sngl. fam. | 0               | 81      | 40      | 221    | 27,500     | 35,705     | 63,205     |
|                             | Multi-fam. | 0               | 0       | 0       | 0      | 0          | 0          | 0          |
|                             | Total      | 0               | 81      | 40      | 221    | 27,500     | 35,705     | 63,205     |
| Milton                      | Sngl. fam. | 0               | 0       | 0       | 26     | 0          | 0          | 0          |
|                             | Multi-fam. | 0               | 0       | 0       | 0      | 0          | 800,000    | 800,000    |
|                             | Total      | 0               | 0       | 0       | 26     | 0          | 800,000    | 800,000    |
| Millsboro                   | Sngl. fam. | 29              | 0       | 0       | 29     | 0          | 35,891     | 35,891     |
|                             | Multi-fam. | 0               | 0       | 0       | 0      | 0          | 440,000    | 440,000    |
|                             | Total      | 29              | 0       | 0       | 29     | 0          | 475,891    | 475,891    |
| Georgetown                  | Sngl. fam. | 56              | 0       | 28      | 178    | 0          | 81,500     | 81,500     |
|                             | Multi-fam. | 150             | 0       | 0       | 150    | 0          | 0          | 0          |
|                             | Total      | 206             | 0       | 28      | 328    | 0          | 81,500     | 81,500     |
| Balance<br>Sussex<br>County | Sngl. fam. | 5,640           | 6,840   | 5,691   | 22,182 | 5,664,402  | 4,155,462  | 9,819,864  |
|                             | Multi-fam. | 0               | 0       | 0       | 0      | 0          | 0          | 0          |
|                             | Total      | 5,640           | 6,840   | 5,691   | 22,182 | 5,664,402  | 4,155,462  | 9,819,864  |
| Sussex<br>County<br>Total   | Sngl. fam. | 6,442           | 7,935   | 6,480   | 25,637 | 5,751,202  | 5,023,278  | 10,774,480 |
|                             | Multi-fam. | 450             | 1,020   | 200     | 1,945  | 0          | 1,240,000  | 1,240,000  |
|                             | Total      | 6,895           | 8,955   | 6,680   | 27,582 | 2,721,202  | 6,263,278  | 12,014,480 |
| State<br>Total              | Sngl. fam. | 24,542          | 23,886  | 18,479  | 78,003 | 14,474,713 | 15,224,721 | 29,699,434 |
|                             | Multi-fam. | 1,179           | 2,868   | 5,853   | 17,587 | 2,500,776  | 1,493,772  | 3,994,548  |
|                             | Total      | 25,721          | 26,754  | 23,332  | 97,590 | 16,975,489 | 16,718,493 | 33,693,982 |

CHART 2-C: TOTAL COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
SUSSEX COUNTY

CHART 3-A: AVERAGE COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
NEW CASTLE COUNTY

| Location    | Structure  | 1979    |         |         |        | 1980    |         |        |
|-------------|------------|---------|---------|---------|--------|---------|---------|--------|
|             |            | 2nd QTR | 3rd QTR | 4th QTR | Total  | 1st QTR | 2nd QTR | Total  |
| Wilmington  | Sngl. fam. | 44,437  | 93,163  | 44,813  | 72,881 | 45,590  | 60,000  | 48,472 |
|             | Multi-fam. | 0       | 0       | 0       | 28,209 | 0       | 0       | 0      |
|             | Total      | 44,437  | 93,163  | 44,813  | 35,929 | 45,590  | 60,000  | 48,472 |
| Newark      | Sngl. fam. | 33,050  | 42,966  | 19,333  | 26,268 | 0       | 29,000  | 29,000 |
|             | Multi-fam. | 0       | 0       | 0       | 24,826 | 0       | 0       | 0      |
|             | Total      | 33,050  | 42,966  | 19,333  | 25,017 | 0       | 29,000  | 29,000 |
| New Castle  | Sngl. fam. | 45,000  | 25,000  | 0       | 36,666 | 36,600  | 28,000  | 30,867 |
|             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|             | Total      | 45,000  | 25,000  | 0       | 36,666 | 36,600  | 28,000  | 30,867 |
| Elsmere     | Sngl. fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|             | Total      | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
| Belle-Fonte | Sngl. fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|             | Total      | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
| NCC Balance | Sngl. fam. | 29,969  | 29,919  | 31,056  | 30,586 | 27,657  | 28,784  | 28,304 |
|             | Multi-fam. | 10,270  | 16,000  | 0       | 14,964 | 11,578  | 0       | 11,578 |
|             | Total      | 27,035  | 26,593  | 31,056  | 27,405 | 19,165  | 28,784  | 22,972 |
| NCC Total   | Sngl. fam. | 31,054  | 31,953  | 31,229  | 31,617 | 30,503  | 29,806  | 30,124 |
|             | Multi-fam. | 10,270  | 16,000  | 0       | 20,779 | 11,578  | 0       | 11,578 |
|             | Total      | 28,177  | 28,259  | 31,229  | 28,105 | 21,337  | 29,806  | 24,560 |

|                           |            | 1979    |         |         |        | 1980    |         |        |
|---------------------------|------------|---------|---------|---------|--------|---------|---------|--------|
| Location                  | Structure  | 2nd QTR | 3rd QTR | 4th QTR | Total  | 1st QTR | 2nd QTR | Total  |
| Dover                     | Sngl. fam. | 39,071  | 30,766  | 33,073  | 33,942 | 29,182  | 49,500  | 32,308 |
|                           | Multi-fam. | 0       | 20,000  | 37,505  | 36,200 | 0       | 0       | 0      |
|                           | Total      | 39,071  | 28,972  | 37,440  | 35,696 | 29,182  | 49,500  | 32,308 |
| Smyrna                    | Sngl. fam. | 25,000  | 35,000  | 42,825  | 20,404 | 0       | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                           | Total      | 25,000  | 35,000  | 42,825  | 29,404 | 0       | 0       | 0      |
| Milford                   | Sngl. fam. | 0       | 0       | 76,833  | 76,833 | 0       | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 23,070  | 23,070 |
|                           | Total      | 0       | 0       | 76,833  | 76,833 | 0       | 23,070  | 23,070 |
| Harrington                | Sngl. fam. | 24,900  | 0       | 39,000  | 31,950 | 0       | 36,568  | 36,568 |
|                           | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                           | Total      | 24,900  | 0       | 39,000  | 31,950 | 0       | 36,568  | 36,568 |
| Camden                    | Sngl. fam. | 0       | 30,387  | 0       | 30,387 | 0       | 0       | 0      |
|                           | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                           | Total      | 0       | 30,387  | 0       | 30,387 | 0       | 0       | 0      |
| Kent<br>County<br>Balance | Sngl. fam. | 41,729  | 43,835  | 39,108  | 42,293 | 43,341  | 42,327  | 42,754 |
|                           | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                           | Total      | 41,729  | 43,835  | 39,108  | 42,293 | 43,341  | 42,327  | 42,754 |
| Kent<br>County<br>Total   | Sngl. fam. | 40,649  | 40,016  | 39,248  | 39,682 | 39,719  | 42,386  | 41,125 |
|                           | Multi-fam. | 0       | 20,000  | 37,505  | 36,200 | 0       | 23,070  | 23,070 |
|                           | Total      | 40,649  | 39,000  | 38,474  | 39,017 | 39,719  | 38,785  | 93,178 |

CHART 3-B: AVERAGE COST ON-SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
KENT COUNTY

| Location                    | Structure  | 1979    |         |         |        | 1980    |         |        |
|-----------------------------|------------|---------|---------|---------|--------|---------|---------|--------|
|                             |            | 2nd QTR | 3rd QTR | 4th QTR | Total  | 1st QTR | 2nd QTR | Total  |
| Bethany                     | Sngl. fam. | 41,965  | 30,140  | 41,066  | 38,437 | 0       | 42,267  | 42,267 |
|                             | Multi-fam. | 25,000  | 25,000  | 25,000  | 46,429 | 0       | 0       | 0      |
|                             | Total      | 32,682  | 24,385  | 34,952  | 32,537 | 0       | 30,313  | 42,267 |
| Laurel                      | Sngl. fam. | 28,000  | 29,100  | 37,400  | 32,975 | 29,800  | 0       | 0      |
|                             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                             | Total      | 28,000  | 29,100  | 37,400  | 32,975 | 29,800  | 0       | 0      |
| Lewes                       | Sngl. fam. | 0       | 40,000  | 0       | 27,500 | 0       | 50,000  | 50,000 |
|                             | Multi-fam. | 0       | 0       | 0       | 3,750  | 0       | 0       | 0      |
|                             | Total      | 0       | 40,000  | 0       | 15,500 | 0       | 50,000  | 50,000 |
| Milford                     | Sngl. fam. | 75,300  | 36,800  | 30,350  | 43,888 | 29,500  | 34,500  | 32,000 |
|                             | Multi-fam. | 0       | 23,000  | 0       | 23,000 | 0       | 0       | 0      |
|                             | Total      | 75,300  | 24,533  | 30,350  | 26,837 | 29,500  | 34,500  | 32,000 |
| Rehoboth                    | Sngl. fam. | 30,125  | 49,046  | 51,000  | 45,159 | 0       | 42,562  | 42,562 |
|                             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                             | Total      | 30,125  | 49,046  | 51,000  | 45,159 | 0       | 42,562  | 42,562 |
| Seaford                     | Sngl. fam. | 0       | 40,620  | 20,000  | 44,248 | 27,500  | 35,705  | 31,603 |
|                             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 0       | 0      |
|                             | Total      | 0       | 40,620  | 20,000  | 44,248 | 27,500  | 35,705  | 31,603 |
| Milton                      | Sngl. fam. | 0       | 0       | 0       | 26,000 | 0       | 0       | 0      |
|                             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 25,000  | 25,000 |
|                             | Total      | 0       | 0       | 0       | 26,000 | 0       | 25,000  | 25,000 |
| Millsboro                   | Sngl. fam. | 29,650  | 0       | 0       | 29,650 | 0       | 35,891  | 35,891 |
|                             | Multi-fam. | 0       | 0       | 0       | 0      | 0       | 22,000  | 22,000 |
|                             | Total      | 29,650  | 0       | 0       | 29,650 | 0       | 22,661  | 22,661 |
| Georgetown                  | Sngl. fam. | 28,447  | 0       | 28,000  | 35,879 | 0       | 40,750  | 40,750 |
|                             | Multi-fam. | 18,750  | 0       | 0       | 18,750 | 0       | 0       | 0      |
|                             | Total      | 20,600  | 0       | 28,000  | 25,231 | 0       | 40,750  | 40,750 |
| Balance<br>Sussex<br>County | Sngl. fam. | 40,289  | 39,765  | 39,523  | 39,876 | 41,675  | 37,777  | 40,081 |
|                             | Multi-fam. | 0       | 0       | 0       | 42,000 | 0       | 0       | 0      |
|                             | Total      | 40,289  | 39,765  | 39,523  | 40,198 | 41,675  | 37,777  | 40,081 |
| Sussex<br>County<br>Total   | Sngl. fam. | 40,286  | 39,678  | 39,271  | 39,943 | 41,675  | 38,056  | 39,905 |
|                             | Multi-fam. | 22,500  | 24,000  | 25,000  | 31,628 | 0       | 23,846  | 23,846 |
|                             | Total      | 38,288  | 36,701  | 38,613  | 38,097 | 41,675  | 34,040  | 37,312 |
| State<br>Total              | Sngl. fam. | 34,476  | 35,601  | 35,330  | 35,476 | 35,218  | 33,535  | 34,335 |
|                             | Multi-fam. | 17,964  | 19,945  | 36,868  | 25,376 | 11,578  | 23,711  | 14,317 |
|                             | Total      | 32,031  | 32,234  | 34,311  | 32,443 | 27,074  | 32,338  | 29,453 |

CHART 3-C: AVERAGE COST ON SITE CONSTRUCTION  
(REPORTED FROM PERMITS)  
SUSSEX COUNTY



CHART 4

## MOBILE HOME PRODUCTION

| COUNTY      | 1979    |         |         |       | 1980    |         |       |
|-------------|---------|---------|---------|-------|---------|---------|-------|
|             | 2nd QTR | 3rd QTR | 4th QTR | Total | 1st QTR | 2nd QTR | Total |
| New Castle  | 27      | 44      | 6       | 98    | 54      | 17      | 71    |
| Kent        | 135     | 213     | 150     | 584   | 78      | 94      | 172   |
| Sussex      | 99      | 159     | 138     | 466   | 42      | 96      | 138   |
| STATE TOTAL | 261     | 416     | 294     | 1,148 | 174     | 207     | 381   |



CHART 5

## REHABILITATION HOUSING

| LOCATION                | NUMBER OF UNITS AND COST |           |          |           |       |           |          |           |
|-------------------------|--------------------------|-----------|----------|-----------|-------|-----------|----------|-----------|
|                         | 1980                     |           |          |           | 1979  |           |          |           |
|                         | TOTAL                    |           | 2nd QTR. |           | TOTAL |           | 2nd QTR. |           |
|                         | UNITS                    | COST      | UNITS    | COST      | UNITS | COST      | UNITS    | COST      |
| Wilmington              | 149                      | 1,767,380 | 102      | 930,688   | 354   | 2,904,000 | 59       | 514,000   |
| Newark                  | 12                       | 77,880    | 4        | 33,760    | 26    | 366,000   | 9        | 59,000    |
| New Castle              | 0                        | 0         | 0        | 0         | 2     | 104,000   | 1        | 15,000    |
| Elsmere                 | 5                        | 21,790    | 0        | 0         | 14    | 63,000    | 1        | 5,000     |
| Bellefonte              | 0                        | 0         | 0        | 0         | 0     | 0         | 0        | 0         |
| New Castle County       |                          |           |          |           |       |           |          |           |
| Balance                 | 81                       | 743,500   | 51       | 404,500   | 127   | 1,047,000 | 50       | 319,000   |
| New Castle County Total | 247                      | 2,616,550 | 157      | 1,368,948 | 532   | 4,484,000 | 120      | 912,000   |
| Dover                   | 12                       | 73,000    | 10       | 42,000    | 105   | 470,000   | 26       | 125,000   |
| Smyrna                  | 1                        | 5,240     | 1        | 5,240     | 3     | 14,000    | 0        | 0         |
| Milford (K)             | 6                        | 20,003    | 1        | 6,500     | 6     | 104,000   | 2        | 18,000    |
| Harrington              | 1                        | 7,000     | 1        | 7,000     | 1     | 9,000     | 0        | 0         |
| Camden                  | 0                        | 0         | 0        | 0         | 2     | 10,000    | 1        | 5,000     |
| Kent County Balance     | 19                       | 191,764   | 12       | 113,836   | 47    | 568,000   | 17       | 219,000   |
| Kent County Total       | 39                       | 297,007   | 25       | 174,576   | 164   | 1,175,000 | 46       | 368,000   |
| Bethany                 | 5                        | 37,400    | 5        | 37,400    | 0     | 0         | 0        | 0         |
| Laurel                  | 4                        | 22,431    | 2        | 10,000    | 14    | 55,000    | 2        | 31,000    |
| Lewes                   | 4                        | 33,457    | 1        | 7,950     | 22    | 228,000   | 15       | 116,000   |
| Milford (S)             | 0                        | 0         | 0        | 0         | 22    | 171,000   | 1        | 2,000     |
| Rehoboth                | 39                       | 208,540   | 2        | 29,100    | 150   | 586,000   | 58       | 156,000   |
| Seaford                 | 5                        | 39,980    | 4        | 34,982    | 29    | 142,000   | 14       | 73,000    |
| Milton                  | 0                        | 0         | 0        | 0         | 7     | 46,000    | 4        | 28,000    |
| Millsboro               | 6                        | 95,179    | 0        | 0         | 31    | 131,000   | 17       | 104,000   |
| Georgetown              | 0                        | 0         | 0        | 0         | 0     | 0         | 0        | 0         |
| Sussex County Balance   | 69                       | 848,446   | 38       | 326,126   | 124   | 1,411,000 | 21       | 214,000   |
| Sussex County Total     | 132                      | 1,285,435 | 52       | 445,558   | 399   | 2,770,000 | 132      | 724,000   |
| STATE TOTAL             | 418                      | 4,192,992 | 234      | 1,989,082 | 1,086 | 8,429,000 | 298      | 2,003,000 |

CHART 6

| LOCATION                  | RESIDENTIAL DEMOLITIONS AND CERTIFICATES OF OCCUPANCY |     |       |     |                             |     |       |       |
|---------------------------|-------------------------------------------------------|-----|-------|-----|-----------------------------|-----|-------|-------|
|                           | NUMBER OF UNITS DEMOLISHED                            |     |       |     | NUMBER OF OCCUPANCY PERMITS |     |       |       |
|                           | 1980                                                  |     | 1979  |     | 1980                        |     | 1979  |       |
|                           | TOTAL                                                 | QTR | TOTAL | QTR | TOTAL                       | QTR | TOTAL | QTR   |
| Wilmington                | 61                                                    | 55  | 107   | 26  | 82                          | 45  | 206   | 94    |
| Newark                    | 3                                                     | 0   | 4     | 2   | 7                           | 3   | 21    | 6     |
| New Castle                | 0                                                     | 0   | 0     | 0   | 4                           | 0   | 0     | 0     |
| Elsmere                   | 0                                                     | 0   | 1     | 0   | 0                           | 0   | 0     | 0     |
| Bellefonte                | 0                                                     | 0   | 0     | 0   | 0                           | 0   | 0     | 0     |
| New Castle County Balance | 18                                                    | 10  | 28    | 7   | 867                         | 448 | 1,702 | 554   |
| New Castle County Total   | 82                                                    | 65  | 140   | 35  | 960                         | 496 | 1,929 | 654   |
| Dover                     | 0                                                     | 0   | 15    | 5   | 44                          | 28  | 135   | 33    |
| Smyrna                    | 1                                                     | 0   | 8     | 1   | 2                           | 0   | 4     | 1     |
| Milford (K)               | 3                                                     | 3   | 2     | 0   | 3                           | 1   | 2     | 0     |
| Harrington                | 3                                                     | 3   | 2     | 1   | 1                           | 0   | 1     | 0     |
| Camden                    | 0                                                     | 0   | 1     | 1   | 0                           | 0   | 2     | 0     |
| Kent County Balance       | 25                                                    | 13  | 50    | 19  | -                           | -   | -     | -     |
| Kent County Total         | 32                                                    | 19  | 78    | 27  | 50                          | 29  | 144   | 34    |
| Bethany                   | 2                                                     | 2   | 1     | 0   | 45                          | 24  | 70    | 19    |
| Laurel                    | 6                                                     | 2   | 23    | 9   | 5                           | 0   | 7     | 1     |
| Lewes                     | 2                                                     | 2   | 4     | 3   | 5                           | 3   | 5     | 4     |
| Milford (S)               | 0                                                     | 0   | 0     | 0   | 45                          | 42  | 11    | 3     |
| Rehoboth                  | 1                                                     | 1   | 2     | 1   | 12                          | 11  | 18    | 2     |
| Seaford                   | 1                                                     | 0   | 3     | 0   | 1                           | 0   | 4     | 2     |
| Milton                    | 0                                                     | 0   | 3     | 0   | 0                           | 0   | 0     | 0     |
| Millsboro                 | 2                                                     | 2   | 0     | 0   | 0                           | 0   | 33    | 0     |
| Georgetown                | 0                                                     | 0   | 0     | 0   | 0                           | 0   | 8     | 0     |
| Sussex County Balance     | 0                                                     | 0   | 0     | 0   | 216                         | 94  | 747   | 307   |
| Sussex County Total       | 14                                                    | 9   | 36    | 13  | 329                         | 174 | 703   | 338   |
| STATE TOTAL               | 128                                                   | 93  | 254   | 75  | 1,339                       | 699 | 2,976 | 1,026 |

CHART 7

## HEATING FUEL IN NEW HOUSING UNITS

| LOCATION         | NUMBER OF NEW UNITS WITH SPECIFIED FUEL |     |       |       |            |     |       |       |                  |     |       |       |            |     |       |       |
|------------------|-----------------------------------------|-----|-------|-------|------------|-----|-------|-------|------------------|-----|-------|-------|------------|-----|-------|-------|
|                  | 2nd Quarter 1980                        |     |       |       | Total 1980 |     |       |       | 2nd Quarter 1979 |     |       |       | Total 1979 |     |       |       |
|                  | Oil                                     | Gas | Elec. | Other | Oil        | Gas | Elec. | Other | Oil              | Gas | Elec. | Other | Oil        | Gas | Elec. | Other |
| Wilmington       | 0                                       | 0   | 9     | 0     | 0          | 2   | 43    | 0     | 2                | 7   | 23    | 0     | 10         | 151 | 35    | 0     |
| Norfolk          | 0                                       | 0   | 3     | 0     | 0          | 0   | 3     | 0     | 4                | 0   | 0     | 0     | 10         | 151 | 14    | 0     |
| New Castle       | 2                                       | 0   | 0     | 0     | 3          | 0   | 0     | 0     | 1                | 0   | 0     | 0     | 2          | 1   | 0     | 0     |
| Elsmere          | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0          | 0   | 0     | 0     |
| Bellefonte       | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0          | 0   | 0     | 0     |
| N.C. Co. Balance | 194                                     | 20  | 46    | 0     | 334        | 258 | 77    | 0     | 404              | 18  | 64    | 1     | 910        | 91  | 373   | 1     |
| N.C. Co. Total   | 196                                     | 20  | 58    | 0     | 337        | 260 | 123   | 0     | 411              | 25  | 87    | 1     | 932        | 394 | 422   | 1     |
| Dover            | -                                       | -   | -     | -     | 6          | -   | -     | -     | 20               | 0   | 8     | 0     | 74         | 6   | 164   | 0     |
| Smyrna           | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 1     | 0     | 5          | 1   | 1     | 0     |
| Milford (K)      | 0                                       | 0   | 11    | 0     | 0          | 0   | 11    | 0     | 0                | 0   | 0     | 0     | 2          | 0   | 1     | 0     |
| Harrington       | 0                                       | 0   | 2     | 0     | 0          | 0   | 2     | 0     | 1                | 0   | 0     | 0     | 1          | 0   | 1     | 0     |
| Camden           | 0                                       | 0   | 0     | 0     | 0          | 0   | 0     | 0     | 0                | 0   | 0     | 0     | 0          | 1   | 1     | 0     |
| K. Co. Balance   | 4                                       | 5   | 32    | 2     | 5          | 12  | 54    | 4     | 22               | 0   | 48    | 0     | 103        | 7   | 147   | 3     |
| K. Co. Total     | 4                                       | 5   | 45    | 2     | 11         | 12  | 67    | 4     | 43               | 0   | 57    | 0     | 185        | 15  | 315   | 3     |
| Bethany          | 0                                       | 0   | 6     | 0     | 0          | 0   | 6     | 0     | 0                | 0   | 22    | 0     | 0          | 0   | 64    | 0     |
| Laurel           | 0                                       | 0   | 4     | 0     | 0          | 0   | 5     | 0     | 1                | 0   | 0     | 0     | 1          | 0   | 3     | 0     |
| Lewes            | 0                                       | 0   | 1     | 0     | 0          | 0   | 1     | 0     | 0                | 0   | 0     | 0     | 4          | 0   | 0     | 0     |
| Milford (S)      | 0                                       | 0   | 1     | 0     | 0          | 0   | 2     | 0     | 0                | 0   | 2     | 0     | 0          | 0   | 49    | 0     |
| Rehoboth         | 0                                       | 0   | 6     | 0     | 0          | 0   | 5     | 0     | 0                | 1   | 3     | 0     | 2          | 1   | 20    | 0     |
| Seaford          | 0                                       | 0   | 1     | 0     | 0          | 0   | 2     | 0     | 0                | 0   | 0     | 0     | 1          | 2   | 2     | 0     |
| Milton           | 0                                       | 0   | 32    | 0     | 0          | 0   | 32    | 0     | 0                | 0   | 0     | 0     | 0          | 0   | 1     | 0     |
| Millsboro        | 0                                       | 0   | 21    | 0     | 0          | 0   | 21    | 0     | 1                | 0   | 0     | 0     | 1          | 0   | 0     | 0     |
| Georgetown       | 0                                       | 0   | 2     | 0     | 0          | 0   | 2     | 0     | 8                | 0   | 2     | 0     | 8          | 0   | 5     | 0     |
| S. Co. Balance   | 6                                       | 2   | 96    | 6     | 9          | 5   | 222   | 9     | 19               | 1   | 120   | 0     | 64         | 5   | 446   | 5     |
| S. Co. Total     | 6                                       | 2   | 170   | 6     | 9          | 5   | 298   | 9     | 29               | 2   | 149   | 0     | 81         | 8   | 610   | 5     |
| STATE TOTAL      | 206                                     | 27  | 273   | 8     | 357        | 277 | 488   | 13    | 483              | 27  | 293   | 1     | 1,198      | 417 | 1,347 | 9     |

CHART 8

## SQUARE FOOTAGE OF NEW HOUSING UNITS

| LOCATION         | NUMBER OF NEW UNITS BY SQUARE FOOT PER UNIT |           |           |            |           |           |               |           |           |            |           |           |
|------------------|---------------------------------------------|-----------|-----------|------------|-----------|-----------|---------------|-----------|-----------|------------|-----------|-----------|
|                  | 2nd QTR. 1980                               |           |           | TOTAL 1980 |           |           | 2nd QTR. 1979 |           |           | TOTAL 1979 |           |           |
|                  | under 1000                                  | 1000-1500 | over 1500 | under 1000 | 1000-1500 | over 1500 | under 1000    | 1000-1500 | over 1500 | under 1000 | 1000-1500 | over 1500 |
| Wilmington       | 0                                           | 0         | 9         | 0          | 0         | 45        | 0             | 6         | 26        | 136        | 18        | 42        |
| Newark           | 0                                           | 0         | 3         | 0          | 0         | 3         | 0             | 0         | 4         | 150        | 0         | 25        |
| New Castle       | 0                                           | 2         | 0         | 0          | 3         | 0         | 0             | 0         | 1         | 0          | 1         | 2         |
| Elsmere          | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 0         | 0         |
| Bellefonte       | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 0         | 0         |
| N.C. Co. Balance | 3                                           | 100       | 157       | 7          | 368       | 294       | 76            | 115       | 296       | 191        | 415       | 769       |
| N.C. Co. Total   | 3                                           | 102       | 169       | 7          | 371       | 342       | 76            | 121       | 327       | 477        | 434       | 838       |
| Dover            | 1                                           | 1         | 0         | 0          | 5         | 8         | 0             | 5         | 23        | 149        | 22        | 59        |
| Smyrna           | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 1         | 0         | 0          | 7         | 10        |
| Milford (K)      | 11                                          | 0         | 0         | 11         | 0         | 0         | 0             | 0         | 0         | 0          | 4         | 3         |
| Harrington       | 0                                           | 2         | 0         | 0          | 2         | 0         | 0             | 1         | 0         | 0          | 1         | 0         |
| Camden           | 0                                           | 0         | 0         | 0          | 0         | 0         | 0             | 0         | 0         | 0          | 1         | 1         |
| K. CO Balance    | 2                                           | 21        | 20        | 5          | 35        | 35        | 1             | 24        | 45        | 3          | 105       | 167       |
| K. Co. Total     | 14                                          | 24        | 20        | 16         | 42        | 43        | 1             | 31        | 68        | 152        | 140       | 240       |
| Bethany          | 0                                           | 6         | 0         | 0          | 6         | 0         | 0             | 22        | 0         | 0          | 64        | 0         |
| Laurel           | 0                                           | 4         | 0         | 0          | 5         | 0         | 0             | 1         | 0         | 0          | 3         | 1         |
| Lewes            | 0                                           | 0         | 1         | 0          | 0         | 1         | 0             | 0         | 0         | 2          | 2         | 0         |
| Milford (S)      | 0                                           | 1         | 0         | 0          | 2         | 0         | 0             | 1         | 1         | 40         | 8         | 1         |
| Rehoboth         | 0                                           | 6         | 0         | 0          | 6         | 0         | 0             | 3         | 1         | 0          | 13        | 10        |
| Seaford          | 1                                           | 0         | 0         | 1          | 1         | 0         | 0             | 0         | 0         | 0          | 4         | 1         |
| Milton           | 32                                          | 0         | 0         | 32         | 0         | 0         | 0             | 0         | 0         | 0          | 1         | 0         |
| Millsboro        | 0                                           | 20        | 1         | 0          | 20        | 1         | 0             | 1         | 0         | 0          | 1         | 0         |
| Georgetown       | 0                                           | 2         | 0         | 0          | 2         | 0         | 0             | 10        | 0         | 0          | 13        | 0         |
| S. Co. Balance   | 8                                           | 53        | 49        | 10         | 131       | 104       | 16            | 60        | 64        | 27         | 284       | 249       |
| S. Co. Total     | 41                                          | 92        | 51        | 43         | 173       | 106       | 16            | 98        | 66        | 69         | 393       | 262       |
| STATE TOTAL      | 58                                          | 218       | 240       | 66         | 652       | 491       | 93            | 250       | 461       | 698        | 967       | 1,340     |



CHART 9 A

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCALITY                | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |    |      |    |      |    |       |    |            |    |      |     |      |    |       |    |
|-------------------------|------------------------------------------|----|------|----|------|----|-------|----|------------|----|------|-----|------|----|-------|----|
|                         | 2nd QUARTER 1980                         |    |      |    |      |    |       |    | TOTAL 1980 |    |      |     |      |    |       |    |
|                         | 1 BR                                     |    | 2 BR |    | 3 BR |    | 4+ BR |    | 1 BR       |    | 2 BR |     | 3 BR |    | 4+ BR |    |
|                         | SF                                       | MF | SF   | MF | SF   | MF | SF    | MF | SF         | MF | SF   | MF  | SF   | MF | SF    | MF |
| Wilmington              | 0                                        | 0  | 0    | 0  | 9    | 0  | 0     | 0  | 0          | 0  | 8    | 0   | 37   | 0  | 0     | 0  |
| Newark                  | 0                                        | 0  | 0    | 0  | 3    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 3    | 0  | 0     | 0  |
| New Castle              | 0                                        | 0  | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 3    | 0  | 0     | 0  |
| Elsmere                 | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 0    | 0  | 0     | 0  |
| Bellefonte              | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 0    | 0  | 0     | 0  |
| NEW CASTLE COUNTY       |                                          |    |      |    |      |    |       |    |            |    |      |     |      |    |       |    |
| BALANCE                 | 0                                        | 0  | 11   | 0  | 200  | 0  | 49    | 0  | 4          | 68 | 16   | 148 | 349  | 9  | 84    | 0  |
| NEW CASTLE COUNTY TOTAL | 0                                        | 0  | 11   | 0  | 214  | 0  | 49    | 0  | 4          | 68 | 24   | 148 | 392  | 0  | 84    | 0  |
| Dover                   | -                                        | 0  | -    | 0  | -    | 0  | -     | 0  | -          | 0  | -    | 0   | 6    | 0  | -     | 0  |
| Smyrna                  | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 0    | 0  | 0     | 0  |
| Milford (K)             | 0                                        | 4  | 0    | 7  | 0    | 0  | 0     | 0  | 0          | 4  | 0    | 7   | 0    | 0  | 0     | 0  |
| Harrington              | 0                                        | 0  | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 2    | 0  | 0     | 0  |
| Camden                  | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 0    | 0  | 0     | 0  |
| KENT COUNTY             |                                          |    |      |    |      |    |       |    |            |    |      |     |      |    |       |    |
| BALANCE                 | 0                                        | 0  | 4    | 0  | 38   | 0  | 1     | 0  | 0          | 0  | 10   | 0   | 59   | 0  | 6     | 0  |
| KENT COUNTY TOTAL       | 0                                        | 4  | 4    | 7  | 40   | 0  | 1     | 0  | 0          | 4  | 10   | 7   | 67   | 0  | 6     | 0  |
| Bethany                 | 0                                        | 0  | 1    | 0  | 5    | 0  | 0     | 0  | 0          | 0  | 1    | 0   | 5    | 0  | 0     | 0  |
| Laurel                  | 0                                        | 0  | 0    | 0  | 4    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 5    | 0  | 0     | 0  |
| Lewes                   | 0                                        | 0  | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 1    | 0  | 0     | 0  |
| Milford (S)             | 0                                        | 0  | 1    | 0  | 0    | 0  | 0     | 0  | 0          | 0  | 1    | 0   | 1    | 0  | 0     | 0  |
| Rehoboth                | 0                                        | 0  | 0    | 0  | 6    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 6    | 0  | 0     | 0  |
| Seaford                 | 0                                        | 0  | 1    | 0  | 0    | 0  | 0     | 0  | 0          | 0  | 1    | 0   | 1    | 0  | 0     | 0  |
| Milton                  | 0                                        | 0  | 0    | 24 | 0    | 8  | 0     | 0  | 0          | 0  | 0    | 24  | 0    | 8  | 0     | 0  |
| Millsboro               | 0                                        | 0  | 1    | 20 | 0    | 0  | 0     | 0  | 0          | 0  | 1    | 20  | 0    | 0  | 0     | 0  |
| Georgetown              | 0                                        | 0  | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 0  | 0    | 0   | 2    | 0  | 0     | 0  |
| SUSSEX COUNTY           |                                          |    |      |    |      |    |       |    |            |    |      |     |      |    |       |    |
| BALANCE                 | 2                                        | 0  | 15   | 0  | 85   | 0  | 8     | 0  | 5          | 0  | 39   | 0   | 189  | 0  | 12    | 0  |
| SUSSEX COUNTY TOTAL     | 2                                        | 0  | 19   | 44 | 103  | 8  | 8     | 0  | 5          | 0  | 43   | 44  | 210  | 8  | 12    | 0  |
| STATE TOTAL             | 2                                        | 4  | 34   | 51 | 357  | 8  | 58    | 0  | 9          | 72 | 77   | 199 | 669  | 8  | 102   | 0  |

CHART 98

## NUMBER OF BEDROOMS IN NEW HOUSING UNITS

| LOCALITY                | NUMBER OF NEW UNITS BY BEDROOMS PER UNIT |    |      |    |      |    |       |    |            |     |      |     |       |    |       |    |
|-------------------------|------------------------------------------|----|------|----|------|----|-------|----|------------|-----|------|-----|-------|----|-------|----|
|                         | 2nd QUARTER 1979                         |    |      |    |      |    |       |    | TOTAL 1979 |     |      |     |       |    |       |    |
|                         | 1 BR                                     |    | 2 BR |    | 3 BR |    | 4+ BR |    | 1 BR       |     | 2 BR |     | 3 BR  |    | 4+ BR |    |
|                         | SF                                       | MF | SF   | MF | SF   | MF | SF    | MF | SF         | MF  | SF   | MF  | SF    | MF | SF    | MF |
| Wilmington              | 0                                        | 0  | 12   | 0  | 20   | 0  | 0     | 0  | 0          | 136 | 14   | 0   | 45    | 0  | 0     | 0  |
| Newark                  | 0                                        | 0  | 0    | 0  | 0    | 0  | 4     | 0  | 0          | 150 | 0    | 0   | 14    | 0  | 11    | 0  |
| New Castle              | 0                                        | 0  | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 3     | 0  | 0     | 0  |
| Elsmere                 | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 0     | 0  | 0     | 0  |
| Bellefonte              | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 0     | 0  | 0     | 0  |
| NEW CASTLE COUNTY       | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 0     | 0  | 0     | 0  |
| BALANCE                 | 0                                        | 72 | 4    | 0  | 293  | 0  | 118   | 0  | 0          | 204 | 27   | 76  | 721   | 0  | 353   | 0  |
| NEW CASTLE COUNTY TOTAL | 0                                        | 72 | 16   | 0  | 314  | 0  | 122   | 0  | 0          | 490 | 41   | 76  | 783   | 0  | 364   | 0  |
| Dover                   | 0                                        | 0  | 0    | 0  | 26   | 0  | 2     | 0  | 0          | 149 | 0    | 0   | 74    | 12 | 9     | 0  |
| Smyrna                  | 0                                        | 0  | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 7     | 0  | 0     | 0  |
| Milford (K)             | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 1     | 0  |
| Harrington              | 0                                        | 0  | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 0     | 0  |
| Camden                  | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 0     | 0  |
| KENT COUNTY             | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 2     | 0  | 0     | 0  |
| BALANCE                 | 0                                        | 0  | 5    | 0  | 53   | 0  | 12    | 0  | 0          | 0   | 29   | 0   | 207   | 0  | 39    | 0  |
| KENT COUNTY TOTAL       | 0                                        | 0  | 5    | 0  | 81   | 0  | 14    | 0  | 0          | 149 | 29   | 0   | 294   | 12 | 49    | 0  |
| Bethany                 | 0                                        | 0  | 2    | 4  | 12   | 4  | 0     | 0  | 0          | 0   | 7    | 10  | 29    | 14 | 4     | 0  |
| Laurel                  | 0                                        | 0  | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 4     | 0  | 0     | 0  |
| Lewes                   | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 2   | 1    | 0   | 1     | 0  | 0     | 0  |
| Milford (S)             | 0                                        | 0  | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 0   | 0    | 40  | 9     | 0  | 0     | 0  |
| Rehoboth                | 0                                        | 0  | 0    | 0  | 4    | 0  | 0     | 0  | 0          | 0   | 1    | 0   | 19    | 0  | 3     | 0  |
| Seaford                 | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 1    | 0   | 14    | 0  | 0     | 0  |
| Milton                  | 0                                        | 0  | 0    | 0  | 0    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 1     | 0  | 0     | 0  |
| Millsboro               | 0                                        | 0  | 0    | 0  | 1    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 1     | 0  | 0     | 0  |
| Georgetown              | 0                                        | 0  | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 0   | 0    | 0   | 1     | 0  | 0     | 0  |
| SUSSEX COUNTY           | 0                                        | 8  | 0    | 0  | 2    | 0  | 0     | 0  | 0          | 8   | 0    | 0   | 5     | 0  | 0     | 0  |
| BALANCE                 | 1                                        | 0  | 20   | 0  | 108  | 0  | 11    | 0  | 3          | 0   | 69   | 0   | 451   | 14 | 33    | 0  |
| SUSSEX COUNTY TOTAL     | 1                                        | 8  | 22   | 4  | 130  | 4  | 11    | 0  | 3          | 10  | 79   | 50  | 524   | 28 | 40    | 0  |
| STATE TOTAL             | 1                                        | 80 | 43   | 4  | 525  | 4  | 147   | 0  | 3          | 649 | 149  | 126 | 1,601 | 40 | 453   | 0  |

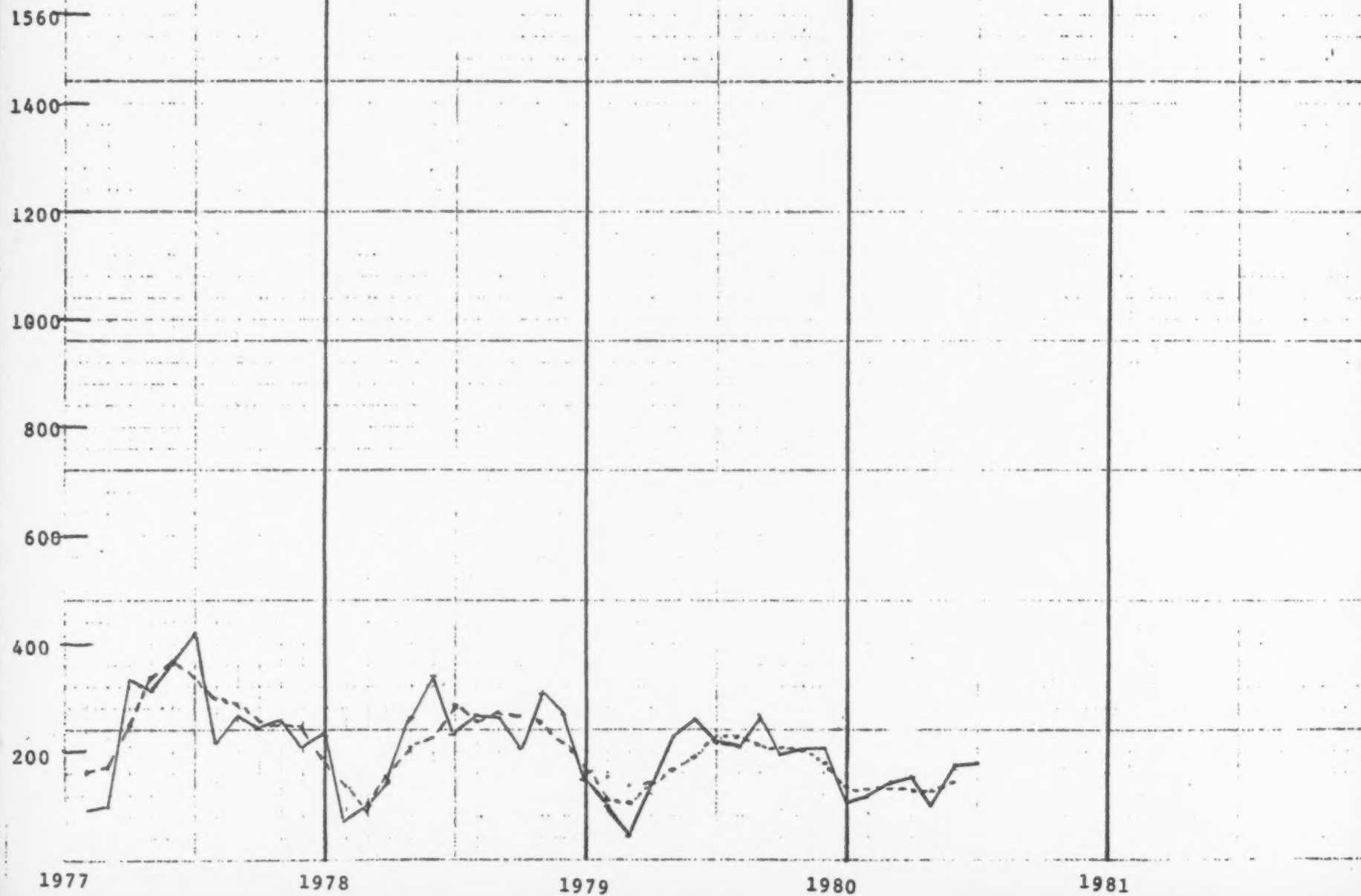


APPENDIX A:  
SINGLE FAMILY HOUSING PRODUCTION

Units

STATE

Monthly total  
---3-mo. moving ave.

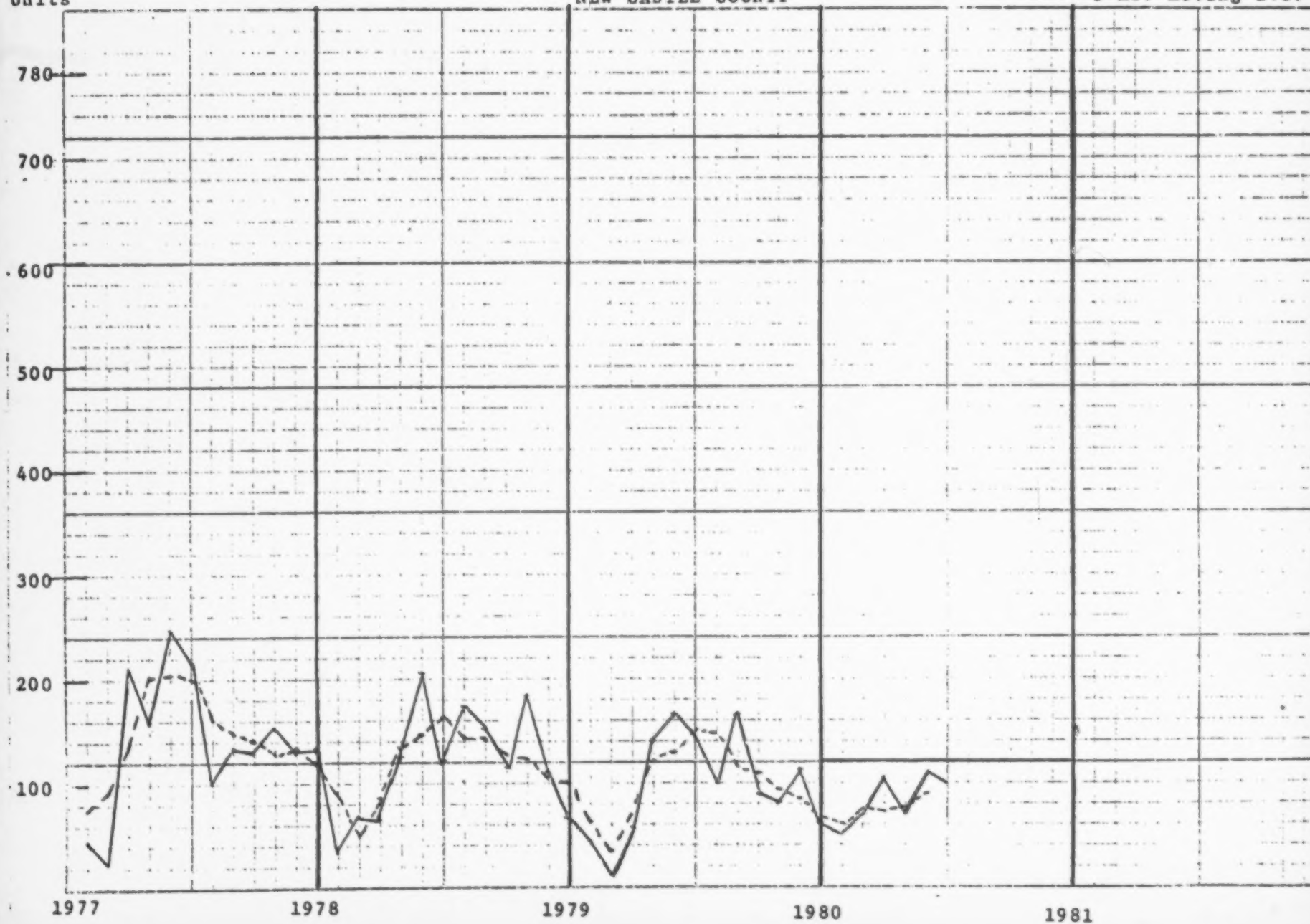


Units

NEW CASTLE COUNTY

monthly total

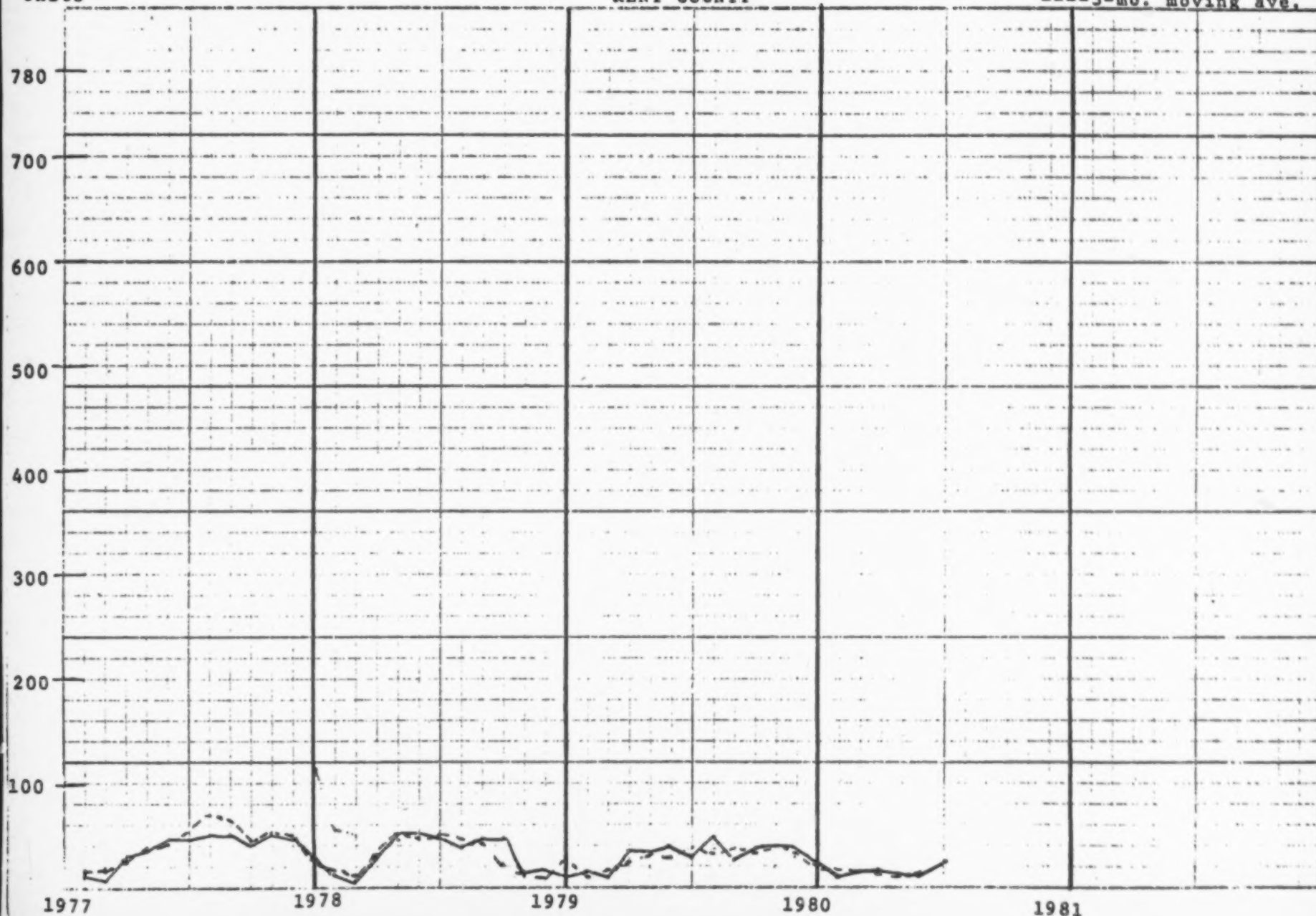
---3-mo. moving ave.



34

Units

## KENT COUNTY

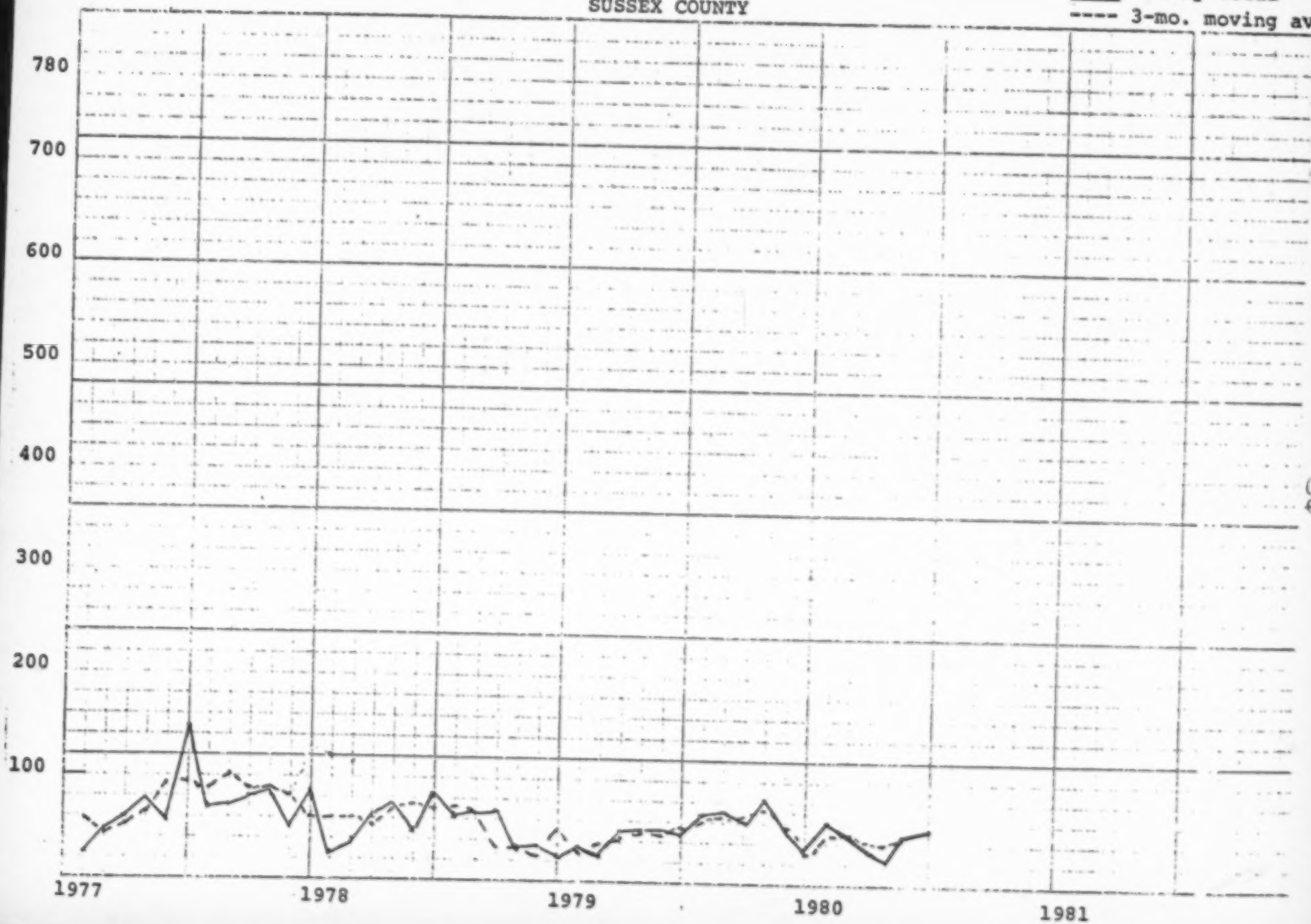
monthly total  
---3-mo. moving ave.

Units

SUSSEX COUNTY

— monthly total

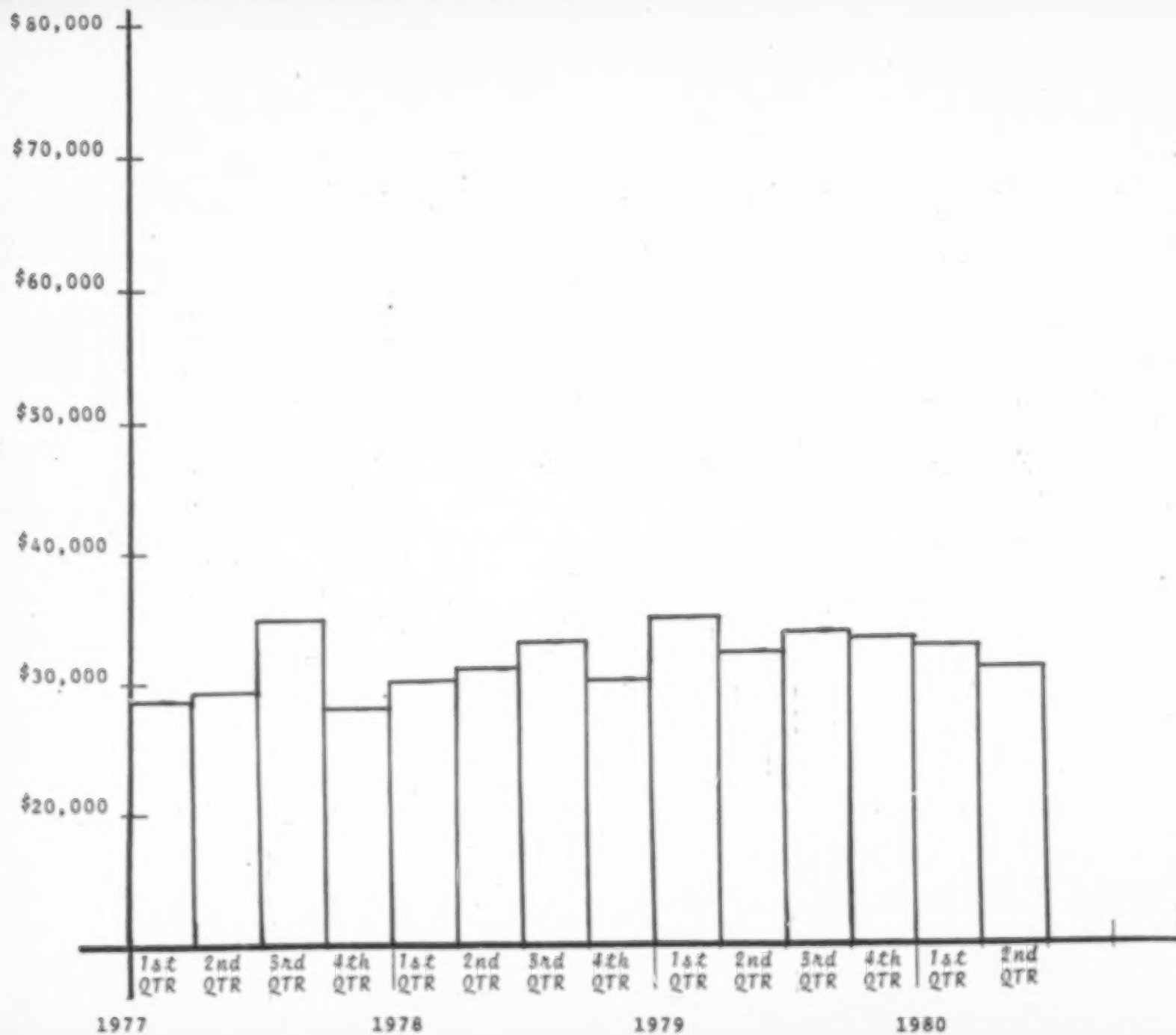
- - - 3-mo. moving av



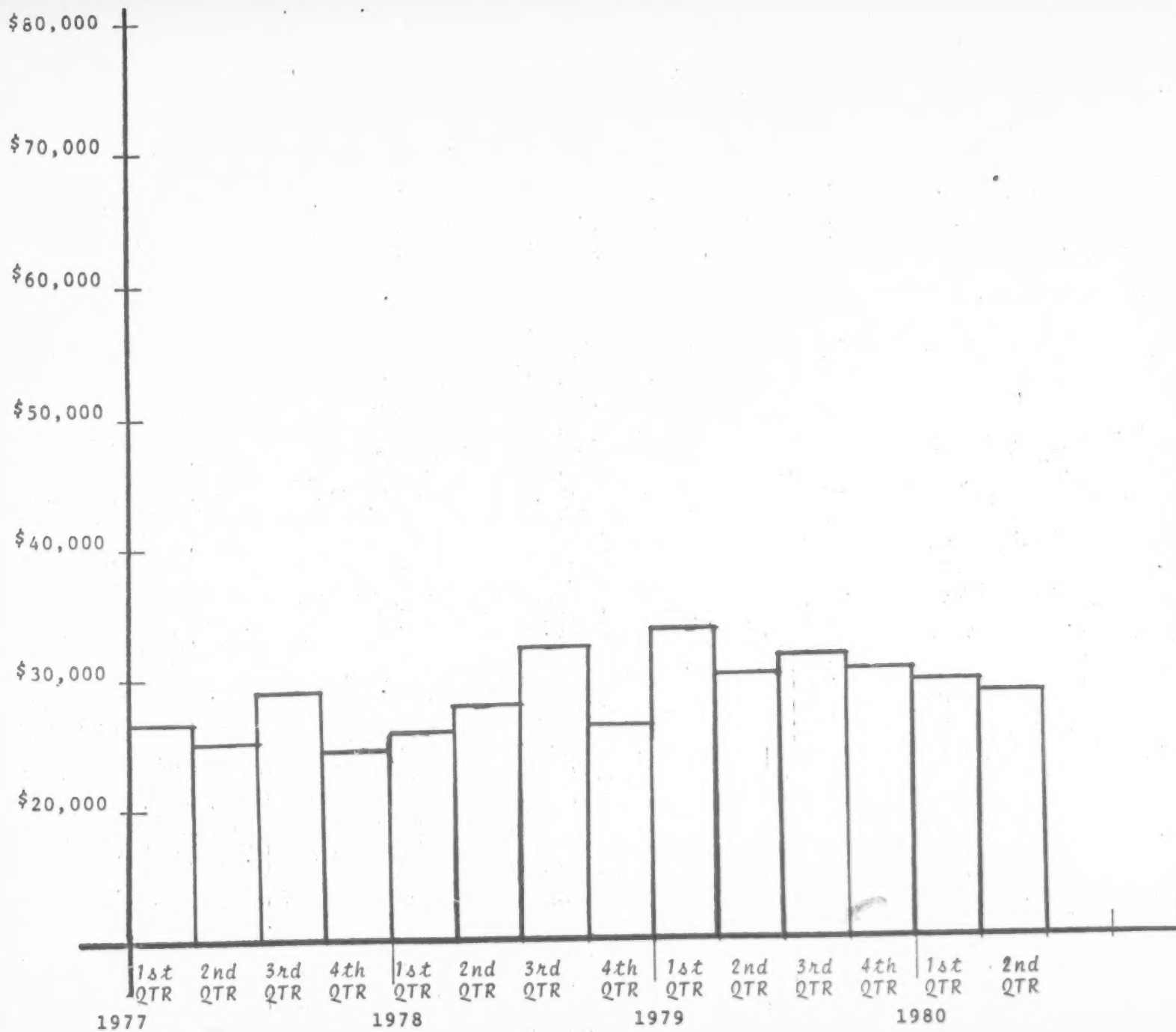
APPENDIX B:  
AVERAGE BUILDER'S COST  
OF A SINGLE FAMILY HOME  
(By Quarter)



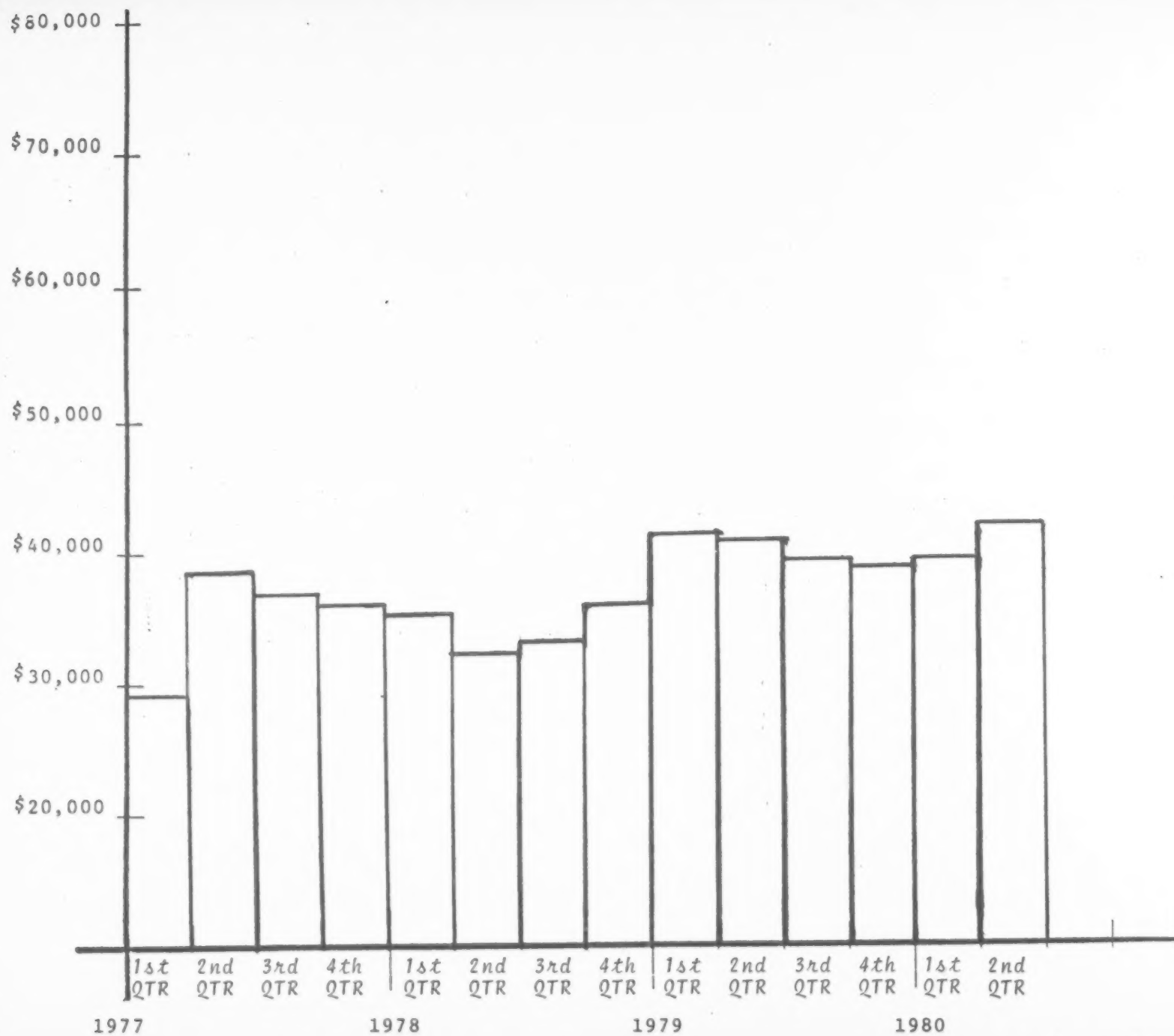
58  
AVERAGE BUILDER'S COST FOR A  
SINGLE FAMILY HOME  
STATEWIDE BY QUARTER



AVERAGE BUILDER'S COST FOR A  
SINGLE FAMILY HOME  
NEW CASTLE COUNTY  
BY QUARTER



40  
AVERAGE BUILDER'S COST FOR A  
SINGLE FAMILY HOME  
KENT COUNTY BY QUARTER



41  
 AVERAGE BUILDER'S COST FOR A  
 SINGLE FAMILY HOME  
 SUSSEX COUNTY BY QUARTER

